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NINTH ANNUAL AND FORTY-THIRD

REPORT

OF THE

COMMISSIONER OF FINANCIAL INSTITUTIONS

STATE OF UTAH

TO THE HONORABLE

NORMAN H. BANGERTER
GOVERNOR

AND

THE LEGISLATURE OF THE STATE OF UTAH

For the Period July 1, 1988 to June 30, 1989

GEORGE SUTTON
Commissioner of Financial Institutions

DEPARTMENT OF FINANCIAL INSTITUTIONS

Norman H. Bangerter
Governor
George Sutton
Commissioner
G. Edward Leary
Chief Examiner

160 East 300 South
P.O. Box 89
Salt Lake City, Utah 84110-0089
801-530-6502

To The Honorable, Norman H. Bangerter
Governor of the State of Utah
and
The Legislature of the State of Utah

Pursuant to Section 7-1-211, Utah Code Annotated 1953, as amended, I submit herewith the Ninth Annual and Forty-Third Report of the Department of Financial Institutions for the period July 1, 1988 to June 30, 1989. I do hereby certify by oath that the detailed statement of all fees and other moneys received by the department during this period are true and correct.

Respectfully submitted,

George Sutton

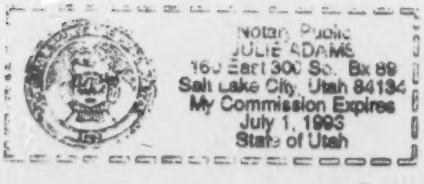
George Sutton
COMMISSIONER

Subscribed and sworn to before me this
27th day of October, 1989.

Julie Adams

Notary Public

Residing at Salt Lake City, Utah
My Commission expires: July 1, 1993



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STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

DEPARTMENT HISTORY

DATE	EVENT
1896 - 1907	State chartered banks supervised by Secretary of State.
1907	Office of Bank Examiner created.
1911	Office of Bank Commission established.
1913	Banking Department created.
1967	Bank Department renamed State Department of Financial Institutions.
1969	Utah Uniform Consumer Credit code enacted.
1975	Utah Industrial Loan Guaranty Act.
1981	S.B. 134 Recodified Utah laws governing financial institutions. Effective July 1, 1981.
1983	S.B. 238 Depositors given priority over other creditors. New supervisory powers granted Commissioner permitting remedies short of possession. Effective March 18, 1983.
1984	S.B. 9 Authorized regional reciprocity and supervisory acquisitions within region without reciprocity. Also extended Department's authority over holding companies. Effective April 15, 1984.
1985	S.B. 262 Prohibited "nonbank banks". Also addressed administrative matters. Effective April 29, 1985. H.B. 245 Repealed Title 70B and enacted Title 70C revising Uniform Consumer Credit Code. Effective July 1, 1985.
1986	H.B. 189 "Banking Reform Act of 1986" required all industrial loan corporations to obtain federal deposit insurance, phased out existing regional reciprocity, opened state to nonreciprocal interstate banking after December 31, 1987 and immediately for failing institutions. Effective January 21, 1986.

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

DEPARTMENT COMMISSIONERS

The following officials served as Bank Commissioner of the State of Utah and Commissioner of Financial Institutions for the years shown:

NAME	DATES
Charles A. Glazier	1913 to 1917
W. E. Evans	1917 to 1919
N. T. Porter	1919 to 1921
Seth Pixton	1921 to 1929
W. H. Hadlock	1929 to 1932
J. A. Malia	1932 to 1935
R. F. Starley	1935 to 1945
J. M. Knapp	1945 to 1949
Roy W. Simmons	1949 to 1951
Louis S. Leatham	1951 to 1956
Seth H. Young	1956 to 1960
Spencer C. Taylor	1960 to 1965
W. S. Brimhall	1965 to 1979
M. D. Borthick	1979 to 1981
R. L. Burt (acting)	1981 to 1982
Elaine B. Weis	1982 to 1987
George Sutton	1987 to date

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

UTAH DEPOSITORY INSTITUTIONS

TOTAL ASSETS

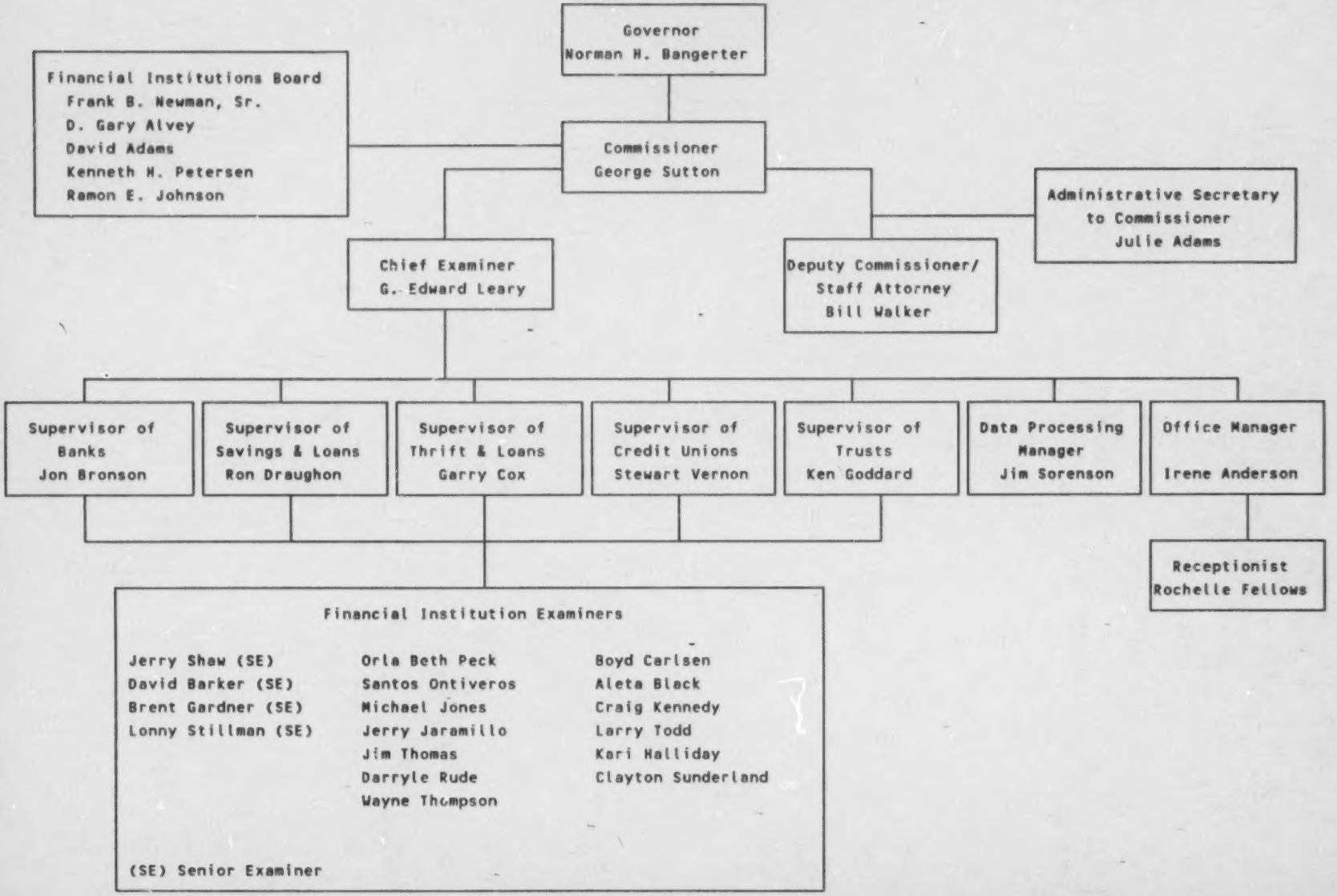
Figures in Thousands

The following schedule summarizes the relative position of Utah depository institutions, state and federally chartered institutions, as reported to the Department of Financial Institutions for the fiscal year 1988-1989.

	June 30, 1988		June 30, 1989		
	No. of Institutions	Total Assets	No. of Institutions	Total Assets	% of Change
Commercial Banks					
State	35	3,772,942	34	3,931,439	4.2
National	07	6,386,504	07	6,805,527	6.6
Total	42	10,159,446	41	10,736,966	5.7
Savings & Loan Assn					
State	07	1,134,661	06	807,102	(28.9)
Federal	07	* 6,136,868	08	7,069,729	15.2
Total	14	7,271,529	14	7,876,831	8.3
Credit Unions					
State Only	147	1,942,773	138	2,022,032	4.1
Industrial Loan					
Corporations	13	550,156	18	678,591	23.3
TOTALS	216	19,923,904	211	21,314,420	7.0

* Figure does not include Deseret Federal Savings and Loan Association

STATE OF UTAH
DEPARTMENT OF FINANCIAL INSTITUTIONS
10-1-89



STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

PERSONNEL

ADMINISTRATION

George Sutton	Commissioner of Financial Institutions and Administrator of Consumer Credit
G. Edward Leary	Chief Examiner
Bill L. Walker	Deputy Commissioner/Staff Attorney
Julie Adams	Administrative Secretary to Commissioner
James Sorenson	Data Processing Manager
G. Irene Anderson	Office Manager/Personnel Manager
Rochelle Fellows	Office Technician

SUPERVISORS

Jonathan Bronson	Supervisor of Banks
Garry R. Cox	Supervisor of Thrift & Loans
Ronald R. Draughon	Supervisor of Savings & Loans
Ken Goddard	Supervisor of Trusts/ Consumer Credit Specialist
Stewart G. Vernon	Supervisor of Credit Unions

SENIOR EXAMINERS

David Barker
Brent Gardner
James E. Shaw
Lonny J. Stillman

EXAMINERS

Aleta Black	Boyd Carlsen
Kari Halliday	Jerry Jaramillo
Michael L. Jones	Craig Kennedy
Santos Ontiveros	Orla Beth Peck
Darryle Rude	Clayton Sunderland
James Thomas	Wayne Thompson
Larry Todd	

MEMBERS OF STATE BOARD OF FINANCIAL INSTITUTIONS	Term Expires
George Sutton	Chairman
D. Gary Alvey	7-01-91
Kenneth H. Petersen	7-01-91
Ramon E. Johnson	7-01-91
Frank B. Newman, Sr.	7-01-93
David Adams	7-01-93

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

APPROPRIATION

July 1, 1988 to June 30, 1989

TOTAL APPROPRIATIONS FOR THE PERIOD SHOWN	$ 1,597,900

EXPENDITURES

July 1, 1988 to June 30, 1989

Personal Service	870,112
Employer's Contributions:	
Retirement	111,549
Other Employment Benefits	157,085
Travel Expense	49,485
Current Expense	191,404
Data Processing	8,424
Capital Outlay	30,615
Total Expenditure	1,418,674
Balance of Appropriation Unexpended Lapsed to Restricted Fund	179,226
TOTAL EXPENDITURE FOR THE PERIOD SHOWN	$ 1,597,900

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

CASH RECEIPTS

July 1, 1988 to June 30, 1989

FEES	AMOUNT
Asset Based Fees	
Banks	$561,170
Savings/Building & Loan Associations	135,212
Industrial Loans Corporations	86,888
Credit Unions	491,384
Annual Registration Fees	
Regulated Lenders	97,218
Financial Institution Holding Companies	525
Money Management Certification Fees	15,000
Money Order Vendors	1,600
Application Fees	
Applications	21,600
Securities	250
Examination Fees	
Trust Companies	0
Miscellaneous Fees	
Reimbursement of Liquidation Expenses	11,420
TOTAL DEPOSITED WITH STATE TREASURER	$ 1,422,267

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPARATIVE SCHEDULE OF TOTAL ASSETS OF FINANCIAL INSTITUTIONS

Figures In Thousands

	June 30, 1988			June 30, 1989			
Name of Industry	No. of Institutions	No. of Branches	Total Assets	No. of Institutions	No. of Branches	Totals Assets	Increase or (Decrease)
State Banks	35	171	3,772,942	34	164	3,931,439	158,497
Savings/Building & Loan Associations	7	26	1,134,661	6	15	807,102	(327,559)
Credit Unions	147	90	1,942,773	138	89	2,022,032	79,259
Industrial Loan Corporations	13	17	550,156	18	8	678,591	128,435
TOTALS	202	304	7,400,532	196	275	7,439,164	38,632

	December 31, 1987			December 31, 1988			
Name of Industry	No. of Institutions	No. of Other Offices	Total Assets	No. of Institutions	No. of Other Offices	Total Assets	Increase or (Decrease)
Loan Production Offices	1	0	Not Requested	2	0	Not Requested	N/A
Registered Regulated Lenders	1,654	N/A	Not Requested	1,437	N/A	Not requested	N/A

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

TREND OF TOTAL ASSETS AND NUMBER OF INSTITUTIONS

Figures in Thousands

12/31 Year End	STATE BANKS Number	STATE BANKS Assets	STATE SAVINGS AND LOAN ASSNS. Number	STATE SAVINGS AND LOAN ASSNS. Assets	INDUSTRIAL LOAN CORPORATIONS Number	INDUSTRIAL LOAN CORPORATIONS Assets	STATE CREDIT UNIONS Number	STATE CREDIT UNIONS Assets
1980	66	3,302,942	11	3,025,707	56	392,495	218	801,508
1981	55	2,767,418	11	3,680,383	57	522,363	204	852,621
1982	54	2,947,086	11	3,685,213	56	605,140	191	1,017,348
1983	53	3,251,696	11	4,069,861	53	670,178	184	1,158,035
1984	51	3,443,857	11	4,893,673	37	793,141	181	1,286,642
1985	47	* 3,348,045	10	4,545,514	31	771,516	174	1,506,041
1986	44	3,841,976	10	4,514,330	20	474,069	159	1,774,424
1987	35	3,822,698	7	1,129,009	13	456,173	147	1,871,258
1988	34	3,948,190	6	835,525	15	548,076	142	1,983,635

* Figures of Pioneer State Bank and Utah Firstbank not included - call reports not received.

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BANKS

STATE CHARTERED BANKS
June 30, 1989

Name of Bank/Address	City/Zip	Organized	President	Cashier
Bank of American Fork 33 East Main	American Fork 84003	1913	Dale O. Gunther	Larry R. Miner
Bank of Ephraim 2 North Main	Ephraim 84627	1905	Curtis J. Armstrong	Gerald D. Naylor
Bank of Utah 2605 Washington Blvd.	Ogden 84401	1952	Roy C. Nelson	Douglas L. DeFries
Barnes Banking Co. 33 South Main	Kaysville 84037	1891	Curtis H. Harris	David J. Walker
Bonneville Bank 1675 N. 2nd West	Provo 84601	1978	J. Douglas Christensen	Roger Bjarnson
Brighton Bank 7101 Highland Drive	Salt Lake City 84121	1978	James R. Fraser	Phillip C. Gibson
Cache Valley Bank 101 North Main	Logan 84321	1975	Kent A. Webb	Ann Crawley
Capital City Bank 2200 South State St.	Salt Lake City 84115	1977	Norton Parker	Dona C. Killian
Central Bank and Trust 202 South Main	Springville 84663	1891	F. Calvin Packard	D. Blaine Hadley
Citibank (Utah) 3165 South 13th East	Salt Lake City 84106	1985	Larry B. Frost	Richard P. Lake
Community First Bank 180 South State	Clearfield 84105	1917	Harold C. Steed	Cleon Johnson
Cottonwood Security Bank 3826 South 2300 East	Salt Lake City 84109	1978	Preston L. Jackson	Maralyn M. Allred
Davis County Bank 12 West State	Farmington 84025	1892	Carl W. Buchanan	Olive Lenox
Deseret Bank 66 South Main	Pleasant Grove 84062	1911	Hal J. Allen	LuDean Barton
Dixie State Bank 1 South Main	St. George 84770	1970	John W. Hickman	Brent D. Kamerath
Draper Bank and Trust 903 East 12300 South	Draper 84020	1968*	Dewey C. Bluth	D. Grant Johnson
Far West Bank 201 East Center	Provo 84606	1975	H. Don Norton	Rick Anderson

* Date converted to a state chartered bank

STATE CHARTERED BANKS

June 30, 1989

Name of Bank/Address	City/Zip	Organized	President	Cashier
First Professional Bank 285 West North Temple	Salt Lake City 84103	1976	Richard P. Spencer	Jill Bischoff
Golden Spike Bank 25 North Tremont	Tremonton 84337	1984	Ward Taylor	Nancy Curtis
Guardian State Bank 142 East 200 South	Salt Lake City 84111	1980	Dan P. Mercer	Kathryn A. Schenk
Gunnison Valley Bank 10 South Main	Gunnison 84634	1909	Eugene Overfelt	Marge Coates
Holladay Bank and Trust 2020 East 4800 South	Salt Lake City 84117	1973	Ronald Spratling Jr.	Dolly Rasmussen
Key Bank of Utah 2491 Washington Blvd.	Ogden 84401	1925	Ross E. Kendall	Steven G. Tarbet
Lewiston State Bank 17 East Center	Lewiston 84320	1905	Rex G. Plowman	Anthony Jon Hall
State Bank of Southern Utah 26 North Main	Cedar City 84720	1957	Kerry Jones	John R. Westwood
Sun Capital Bank 60 South 100 East	St. George 84770	1974	D. E. Schmutz	John W. Allen
U.S. Bank of Utah 2 East Broadway	Salt Lake City 84111	1987*	Robert C. Dickie	Robert C. Dickie
United Bank 5595 South State	Murray 84107	1973	Kenneth M. Stats	Dorothy Ross Alder
Utah Bank and Trust 280 West 1500 South	Bountiful 84010	1967*	Gaylen Larsen	Gary D. Ashby
Utah Independent Bank 55 South State	Salina 84654	1977	Robert B. White Jr.	Mike Shaw
Valley Bank and Trust 185 South State	Salt Lake City 84111	1948	Michael Danielson	Ron Hanks
Valley Central Bank 14 South Main	Richfield 84701	1972	Ferral D. Huntsman	Kent V. Freeman
Wasatch Bank 1220 South 800 East	Orem 84059	1971	Jackson Howard	Val Peterson
West One Bank 107 South Main	Salt Lake City 84111	1952*	James C. Stewart	Duane Thurber

NATIONAL BANKS

June 30, 1989

Name of Bank/Address	City/Zip	Organized	President	Cashier
American Investment Bank, N.A. 529 East South Temple	Salt Lake City 84102	1984	K. Eric Gardner	John M. Taggart
First Interstate Bank of Utah, NA 180 South Main	Salt Lake City 84101	1859	Richard W. Kieffer	Beverly David
First National Bank of Layton 12 South Main	Layton 84041	1905	Ralph W. Firth	Kent Dee Smith
First National Bank of Morgan 120 North State	Morgan 84050	1903	George N. Francis	Richard K. Sommers
First Security Bank of Utah, N.A. 2404 Washington Blvd	Ogden 84009	1881	L. Scott Nelson	Robert L. Richardson
First Western National Bank 300 South Main	Moab 84532	1962	I.D. Nightingale	F. J. Nightingale
Zions First National Bank 1 South Main	Salt Lake City 84111	1873	Ronald S. Hanson	Dwayne Allen

BRANCHES OF

THIRTY-FOUR STATE BANKS

ONE HUNDRED SIXTY-FOUR BRANCHES

June 30, 1989

Name of Bank Branch	City	County
Bank of American Fork	American Fork	Utah
Alpine	Alpine	Utah
Bank of Ephraim	Ephraim	Sanpete
Bank of Utah	Ogden	Weber
Ben Lomond	Ogden	Weber
Clearfield	Clearfield	Davis
Redwood Road	Salt Lake City	Salt Lake
Riverdale	Riverdale	Weber
Roy	Roy	Weber
Seventh South	Salt Lake City	Salt Lake
South Ogden	South Ogden	Weber
Washington Terrace	Washington Terrace	Weber
West Temple	Salt Lake City	Salt Lake
Barnes Banking Company	Kaysville	Davis
Bonneville Bank	Provo	Utah
Brighton Bank	Salt Lake City	Salt Lake
Broadway	Salt Lake City	Salt Lake
Family Place	Salt Lake City	Salt Lake
North Temple	Salt Lake City	Salt Lake
Industrial	Salt Lake City	Salt Lake
Cache Valley Bank	Logan	Cache
Capital City Bank	South Salt Lake	Salt Lake
City Center	Salt Lake City	Salt Lake
St. Mark's	Salt Lake City	Salt Lake
Trolley Branch	Salt Lake City	Salt Lake
West Valley	West Valley	Salt Lake
Central Bank & Trust	Springville	Utah
Mapleton	Mapleton	Utah
Orem	Orem	Utah
Payson	Payson	Utah
Provo	Provo	Utah
Riverside Plaza	Provo	Utah
Spanish Fork	Spanish Fork	Utah
Citibank (Utah)	Salt Lake City	Salt Lake
Bountiful	Bountiful	Davis
Downtown	Salt Lake City	Salt Lake
Fashion Place	Murray	Salt Lake
Ogden	Ogden	Weber
Orem	Orem	Utah
Community First Bank	Clearfield	Davis
Clinton	Clinton	Davis
Layton	Layton	Davis
Sunset	Sunset	Davis
Syracuse	Syracuse	Davis
Cottonwood Security Bank	Salt Lake City	Salt Lake
Canyon Branch	Salt Lake City	Salt Lake

BRANCHES OF

THIRTY-FOUR STATE BANKS

ONE HUNDRED SIXTY-FOUR BRANCHES

June 30, 1989

Name of Bank Branch	City	County
Davis County Bank	Farmington	Davis
Centerville	Centerville	Davis
Layton	Layton	Davis
Deseret Bank	Pleasant Grove	Utah
American Fork	American Fork	Utah
Lehi	Lehi	Utah
Lindon	Lindon	Utah
Orem	Orem	Utah
Provo	Provo	Utah
Dixie State Bank	St. George	Washington
Escalante	Escalante	Garfield
Hurricane	Hurricane	Washington
Parowan	Parowan	Iron
Draper Bank and Trust	Draper	Salt Lake
South Jordan	South Jordan	Salt Lake
Sandy	Sandy	Salt Lake
West Jordan	West Jordan	Salt Lake
Far West Bank	Provo	Utah
Fairview	Fairview	Sanpete
Loa	Loa	Wayne
Mt. Pleasant	Mt. Pleasant	Sanpete
North Provo	Provo	Utah
Orem	Orem	Utah
Salem	Salem	Utah
Sandy	Sandy	Salt Lake
First Professional Bank	Salt Lake City	Salt Lake
Golden Spike Bank	Tremonton	Box Elder
North Logan	North Logan	Cache
Guardian State Bank	Salt Lake City	Salt Lake
Cottonwood Heights	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Sandy	Sandy	Salt Lake
Gunnison Valley Bank	Gunnison	Sanpete
Holladay Bank & Trust	Salt Lake City	Salt Lake
Key Bank of Utah	Ogden	Weber
4th South	Salt Lake City	Salt Lake
21st South	Salt Lake City	Salt Lake
Beehive	Salt Lake City	Salt Lake
Crossroads Mall	Salt Lake City	Salt Lake
East Layton	East Layton	Davis
Family Center	Midvale	Salt Lake
Five Points	Ogden	Weber
Grantsville	Grantsville	Tooele
Green River	Green River	Emery
Harrison	Ogden	Weber
Helper	Helper	Carbon
Kamas	Kamas	Summit

BRANCHES OF

THIRTY-FOUR STATE BANKS

ONE HUNDRED SIXTY-FOUR BRANCHES

June 30, 1989

Name of Bank Branch	City	County
Key Bank of Utah (cont.)	Ogden	Weber
Logan	Logan	Cache
Murray	Murray	Salt Lake
Newgate	South Ogden	Weber
Olympus Hills	Salt Lake City	Salt Lake
Orem	Orem	Utah
Price	Price	Carbon
Provo	Provo	Utah
Roy	Roy	Weber
South Davis	North Salt Lake	Davis
Sugarhouse	Salt Lake City	Salt Lake
Tooele	Tooele	Tooele
3100st South	Salt Lake City	Salt Lake
Tremonton	Tremonton	Box Elder
University	Salt Lake City	Salt Lake
Washington Terrace	Washington Terrace	Weber
Waterbury	Salt Lake City	Salt Lake
Wendover	Wendover	Tooele
Lewiston State Bank	Lewiston	Cache
State Bank of Southern Utah	Cedar City	Iron
Circleville	Circleville	Piute
Kanab	Kanab	Kane
Long Valley	Orderville	Kane
Sun Capital Bank	St. George	Washington
Bluff	St. George	Washington
U.S. Bank of Utah	Salt Lake City	Salt Lake
American Fork	American Fork	Utah
Brigham City	Brigham City	Box Elder
Holladay	Salt Lake City	Salt Lake
Logan	Logan	Cache
Orem	Orem	Utah
Price	Price	Carbon
West Jordan	West Jordan	Salt Lake
United Bank	Murray	Salt Lake
Utah Bank and Trust	Bountiful	Davis
Centerville	Centerville	Davis
Main Street	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
Utah Independent Bank	Salina	Sevier
Beaver	Beaver	Beaver
Valley Bank & Trust Co.	Salt Lake City	Salt Lake
Alta View	Sandy	Salt Lake
Bountiful	Bountiful	Davis
Box Elder	Brigham City	Box Elder
Broadway	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake

BRANCHES OF

THIRTY-FOUR STATE BANKS

ONE HUNDRED SIXTY-FOUR BRANCHES

June 30, 1989

Name of Bank Branch	City	County
Valley Bank & Trust Co. (Cont.)	Salt Lake City	Salt Lake
Cottonwood	Salt Lake City	Salt Lake
Delta	Delta	Millard
East 39th South	Salt Lake City	Salt Lake
East Murray	Salt Lake City	Salt Lake
Fort Union	Salt Lake City	Salt Lake
Fashion Place	Salt Lake City	Salt Lake
Foothill	Salt Lake City	Salt Lake
Glendale	Salt Lake City	Salt Lake
Granger/Hunter	West Valley	Salt Lake
Granite Park	Salt Lake City	Salt Lake
Heber	Heber City	Wasatch
Highland Drive	Salt Lake City	Salt Lake
Holladay	Salt Lake City	Salt Lake
Midvalley	Salt Lake City	Salt Lake
Nephi	Nephi	Juab
Ogden	Ogden	Weber
Olympus	Salt Lake City	Salt Lake
Orem	Orem	Utah
Park City - Park Ave	Park City	Summit
Park City - Main St	Park City	Summit
Redwood Road	Salt Lake City	Salt Lake
Riverdale	Riverdale	Weber
Sandy	Sandy	Salt Lake
South Valley	Sandy	Salt Lake
South Salt Lake	South Salt Lake	Salt Lake
South Temple	Salt Lake City	Salt Lake
Spanish Fork	Spanish Fork	Utah
Taylorsville	Taylorsville	Salt Lake
West Jordan	West Jordan	Salt Lake
West Valley	West Valley	Salt Lake
Valley Central Bank	Richfield	Sevier
Wasatch Bank	Orem	Utah
Lehi	Lehi	Utah
Pleasant Grove	Pleasant Grove	Utah
Santaquin	Santaquin	Utah
West One Bank	Salt Lake City	Salt Lake
Bountiful	West Bountiful	Davis
Central	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
County Branch	Salt Lake City	Salt Lake
Foothill Village	Salt Lake City	Salt Lake
Holladay Office	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Midtown Office	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake

BRANCHES OF

THIRTY-FOUR STATE BANKS

ONE HUNDRED SIXTY-FOUR BRANCHES

June 30, 1989

Name of Bank Branch	City	County
West One Bank (Cont.)	Salt Lake City	Salt Lake
North Salt Lake	North Salt Lake	Davis
Ogden	Ogden	Weber
Parley's Way	Salt Lake City	Salt Lake
Provo	Provo	Utah
Redwood Road	Murray	Salt Lake
Research Park	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Second South & Main	Salt Lake City	Salt Lake
Seventieth South	Salt Lake City	Salt Lake
Snowbird	Alta	Salt Lake
South Salt Lake	Salt Lake City	Salt Lake
SouthTowne	Sandy	Salt Lake
West Jordan	West Jordan	Salt Lake
West Valley	West Valley	Salt Lake

CHANGES IN STATE CHARTERED BANKS

STATE BANKS AND BRANCHES:	June 30, 1988	June 30, 1989
State Banks	35	34
Branches	171	164
Branches approved but not opened	0	2

Banks Closed:

	Date
Tracy-Collins Bank and Trust Company, Salt Lake City, Salt Lake The majority of the assets and a portion of the liabilities including all deposit liabilities were purchased and assumed by Continental Bank and Trust of Salt Lake City.	12-31-88

Branches Approved and Opened:	Date Approved	Date Opened
Guardian State Bank 140 West 9000 South, "Sandy", Sandy	12-22-88	02-15-89

Branches Approved but NOT Opened:	Date Approved
Key Bank of Utah 2310 East 3300 South, Salt Lake City	02-06-89
Valley Bank & Trust Co. 1211 South University, Provo	03-27-89

Branches Closed:	Location	Date
West One Bank		
Brighton	Salt Lake City	03-01-89
Copperview	Salt Lake City	03-01-89
Cottonwood	Salt Lake City	03-01-89
Fourth South	Salt Lake City	03-01-89
Midvale	Midvale	03-01-89
South Temple	Salt Lake City	03-01-89
Sugarhouse	Salt Lake City	03-01-89

Foreign Corporation With Limited Trust Powers:

Irving Trust Company	New York City

Name Change:	To	
Continental Bank and Trust Company	West One Bank	04-06-89

CHANGES IN STATE CHARTERED BANKS

National Banks With Special Trust Powers:

First Interstate Bank of Utah, N.A.	Salt Lake City
First Security Bank of Utah, N.A.	Ogden
Zions First National Bank	Salt Lake City

State Banks Members of Federal Reserve System:

Bank of Ephraim	Ephraim
Bank of Utah	Ogden
Barnes Banking Company	Kaysville
Cache Valley Bank	Logan
Cottonwood Security Bank	Salt Lake City
Guardian State Bank	Kearns
Utah Independent Bank	Salina
Valley Bank and Trust Company	Salt Lake City
West One Bank	Salt Lake City

State Banks With Limited Trust Powers:

Davis County Bank	Farmington
Guardian State Bank	Salt Lake City

State Banks With Special Trust Powers:

Bank of Utah	Ogden
Central Bank and Trust Company	Springville
Commercial Security Bank	Ogden
Holladay Bank and Trust Company	Holladay
Valley Bank and Trust Company	South Salt Lake

Trust Companies:

Deseret Trust Company	Salt Lake City
Steiner Trust Company	Ogden
West One Trust Company	Salt Lake City

STATE CHARTERED BANKS
June 30, 1989

34 Reporting Figures in Thousands	TOTAL STATE BANKS	BANK OF AMERICAN FORK	BANK OF EPHRAIM	BANK OF UTAH	BARNES BANKING COMPANY	BONNEVILLE BANK	BRIGHTON BANK	CACHE VALLEY BANK	CAPITAL CITY BANK	CENTRAL BANK AND TRUST
ASSETS										
Cash and Due	288,519	3,338	2,061	9,027	3,602	1,627	3,824	1,198	6,976	5,387
Securities	745,663	32,810	2,734	19,684	42,620	100	4,915	68	5,408	30,358
Federal Funds Sold	179,682	9,000	4,200	4,000	2,800	2,500	3,200	975	3,500	3,100
Receivables (Net of Unearned)	2,535,544	33,197	12,018	90,536	34,322	11,114	31,342	14,127	43,079	58,595
Allowance for Losses	36,874	469	198	874	301	166	320	171	616	716
Assets Held in Trading Accounts	248	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	89,252	710	51	5,514	509	186	1,207	187	1,644	4,488
Other Real Estate Owned	37,410	687	717	678	40	135	548	179	1,100	799
Investments in Unconsolidated Subs.	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	15,185	0	0	0	0	0	0	0	0	61
Other Assets	76,810	975	431	2,302	1,476	323	808	437	1,404	2,493
TOTAL ASSETS	3,931,439	80,248	22,014	130,867	85,068	15,819	45,524	17,000	62,495	104,565
LIABILITIES						0				
Deposits	3,363,492	69,612	18,786	118,025	70,086	14,127	40,450	15,676	58,253	91,721
Federal Funds Purchases	179,101	0	0	2,064	626	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	10,619	0	0	1,285	762	0	0	0	0	0
Other Borrowed Money	11,905	0	0	0	0	0	0	0	0	0
Mortgage Indebtedness	9,231	0	0	0	0	0	344	41	36	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	2,306	0	0	706	0	0	0	0	0	0
Other Liabilities	45,800	523	160	961	613	165	1,028	85	355	1,632
TOTAL LIABILITIES	3,622,454	70,135	18,946	123,041	72,087	14,292	41,822	15,802	58,644	93,353
						0				
EQUITY CAPITAL						0				
Perpetual Preferred Stock	771	0	0	0	0	0	0	71	0	0
Common Stock	55,048	125	50	3,231	210	425	500	850	1,212	528
Surplus	154,422	2,575	600	3,527	2,462	317	1,300	131	2,205	1,572
Undivided Profits	98,744	7,413	2,418	1,068	10,309	785	1,902	146	434	9,112
TOTAL EQUITY CAPITAL	308,985	10,113	3,068	7,826	12,981	1,527	3,702	1,198	3,851	11,212
TOTAL LIABILITIES & EQUITY	3,931,439	80,248	22,014	130,867	85,068	15,819	45,524	17,000	62,495	104,565

STATE CHARTERED BANKS
June 30, 1989

34 Reporting Figures in Thousands	CITIBANK UTAH	COMMUNITY FIRST BANK	COTTONWOOD SECURITY BANK	DAVIS COUNTY BANK	DESERET BANK	DIXIE STATE BANK	DRAPER BANK AND TRUST	FAR WEST BANK	FIRST PROFESSIONAL BANK	GOLDEN SPIKE BANK
ASSETS										
Cash and Due	4,625	4,310	2,821	1,263	7,143	3,959	6,583	2,970	644	1,389
Securities	100	29,036	19	9,119	38,896	12,434	13,071	3,043	0	1,000
Federal Funds Sold	28,200	2,500	920	5,000	0	4,775	4,700	13,650	1,500	200
Receivables (Net of Unearned)	138,073	20,204	4,011	11,865	55,763	37,917	78,855	46,251	3,965	4,233
Allowance for Losses	1,674	271	128	98	633	357	868	463	54	45
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	1,223	1,012	695	1,279	1,631	2,620	1,006	2,514	81	596
Other Real Estate Owned	372	107	67	0	805	941	1,874	204	0	0
Investments in Unconsolidated Subs.	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	2,721	0	0	0	0	0	0	106	0	137
Other Assets	6,241	730	115	427	1,614	1,088	1,208	1,078	52	110
TOTAL ASSETS	179,881	57,628	8,520	28,855	105,219	63,377	106,429	69,[illegible]3	6,188	7,620
LIABILITIES										
Deposits	157,290	47,959	8,030	25,410	92,691	57,849	98,350	63,995	5,554	6,773
Federal Funds Purchases	0	0	0	0	1,175	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	100	281	0	0	0	0	606	0	0	0
Other Borrowed Money	734	0	0	0	0	0	0	0	0	0
Mortgage Indebtedness	0	0	0	0	0	886	0	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0	0	0	0
Other Liabilities	3,645	445	49	465	760	518	827	747	36	28
TOTAL LIABILITIES	161,769	48,685	8,079	25,875	94,626	59,253	99,783	64,742	5,590	6,801
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0	0
Common Stock	1	385	300	100	100	767	200	505	810	90
Surplus	27,749	2,100	335	1,000	4,900	970	500	2,649	1,039	810
Undivided Profits	(9,638)	6,458	(194)	1,880	5,593	2,387	5,946	1,457	(1,251)	(81)
TOTAL EQUITY CAPITAL	18,112	8,943	441	2,980	10,593	4,124	6,646	4,611	598	819
TOTAL LIABILITIES & EQUITY	179,881	57,628	8,520	28,855	105,219	63,377	106,429	69,353	6,188	7,620

STATE CHARTERED BANKS
June 30, 1989

34 Reporting Figures in Thousands	GUARDIAN STATE BANK	GUNNISON VALLEY BANK	HOLLADAY BANK AND TRUST	KEY BANK	LEWISTON STATE BANK	STATE BANK SOUTHERN UTAH	SUN CAPITAL BANK	UNITED BANK	U.S. BANK OF UTAH	UTAH BANK AND TRUST
ASSETS										
Cash and Due	4,898	726	1,834	58,111	4,882	3,255	1,123	1,415	439	5,397
Securities	145	5,450	674	164,636	12,909	20,360	3,241	1,317	0	25,369
Federal Funds Sold	2,795	800	0	0	2,950	1,100	1,600	3,813	2,050	3,800
Receivables (Net of Unearned)	21,435	12,436	10,083	564,676	15,941	40,299	16,885	11,339	39,443	31,914
Allowance for Losses	213	192	89	7,135	220	942	163	217	356	443
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	566	64	556	14,642	165	1,394	344	815	141	724
Other Real Estate Owned	378	100	182	3,816	0	418	372	292	581	690
Investments in Unconsolidated Subs.	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	0	0	0	1,080	0	0	0	0	0	0
Other Assets	537	446	281	13,147	665	1,115	423	367	454	1,655
TOTAL ASSETS	30,541	19,830	13,521	812,973	37,292	66,999	23,825	19,141	42,752	69,106
LIABILITIES										
Deposits	28,115	17,174	11,978	659,995	31,795	60,627	21,996	17,179	32,005	60,110
Federal Funds Purchases	0	0	0	83,333	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	249	0	0	121	0	0	0	0	0
Other Borrowed Money	0	0	0	0	0	0	0	0	4,061	18
Mortgage Indebtedness	0	0	0	3,080	0	0	0	220	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0	0	0	0
Other Liabilities	119	281	112	9,275	441	499	177	254	342	463
TOTAL LIABILITIES	28,234	17,704	12,090	755,683	32,357	61,126	22,173	17,653	36,408	60,591
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	0	700	0	0
Common Stock	1,500	100	702	2,625	300	228	301	450	875	1,343
Surplus	1,140	600	161	26,700	3,700	2,724	706	1,240	5,349	4,657
Undivided Profits	(333)	1,426	568	27,965	935	2,921	645	(902)	120	2,515
TOTAL EQUITY CAPITAL	2,307	2,126	1,431	57,290	4,935	5,873	1,652	1,488	6,344	8,515
TOTAL LIABILITIES & EQUITY	30,541	19,830	13,521	812,973	37,292	66,999	23,825	19,141	42,752	69,106

STATE CHARTERED BANKS
June 30, 1989

34 Reporting Figures in Thousands	UTAH INDEPENDENT BANK	VALLEY BANK AND TRUST	VALLEY CENTRAL BANK	WASATCH BANK	WEST ONE BANK
ASSETS					
Cash and Due	1,238	83,620	1,682	3,284	43,868
Securities	418	156,412	4,561	5,244	99,512
Federal Funds Sold	1,515	40,000	3,364	500	20,675
Receivables (Net of Unearned)	9,844	609,255	25,875	27,556	369,096
Allowance for Losses	141	9,034	386	294	8,627
Assets Held in Trading Accounts	0	0	0	0	248
Premises and Fixed Assets	427	19,772	396	1,104	20,989
Other Real Estate Owned	286	20,449	98	387	108
Investments in Unconsolidated Subs.	0	0	0	0	0
Customers' Liability	0	0	0	0	0
Intangible Assets	0	0	0	0	11,080
Other Assets	309	20,615	863	720	11,901
TOTAL ASSETS	13,896	941,089	36,453	38,501	568,850
LIABILITIES					
Deposits	12,601	849,513	32,220	34,013	433,534
Federal Funds Purchases	0	15,846	0	766	75,291
Demand Notes Issued to U.S. Treasury	0	3,642	524	0	3,049
Other Borrowed Money	0	7,092	0	0	0
Mortgage Indebtedness	13	3,659	82	26	844
Bank's Liability on Acceptances	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	1,600
Other Liabilities	130	8,725	509	288	11,143
TOTAL LIABILITIES	12,744	888,477	33,335	35,093	525,461
EQUITY CAPITAL					
Perpetual Preferred Stock	0	0	0	0	0
Common Stock	475	22,524	270	475	12,491
Surplus	189	18,431	620	2,423	29,041
Undivided Profits	488	11,657	2,228	510	1,857
TOTAL EQUITY CAPITAL	1,152	52,612	3,118	3,408	43,389
TOTAL LIABILITIES & EQUITY	13,896	941,089	36,453	38,501	568,850

NATIONALLY CHARTERED BANKS
June 30, 1989

7 Reporting Figures in Thousands	TOTAL NATIONAL BANKS	AMERICAN INVESTMENT BANK	FIRST INTERSTATE BANK	FIRST NATIONAL LAYTON	FIRST NATIONAL MORGAN	FIRST SECURITY BANK	FIRST WESTERN NATIONAL	ZIONS FIRST NATIONAL
ASSETS								
Cash and Due	783,340	8,878	142,092	3,172	1,573	295,699	1,102	330,824
Securities	1,004,493	240	248,082	7,499	1,936	423,333	12,700	310,703
Federal Funds Sold	363,651	10,550	110,000	1,800	300	162,525	625	77,851
Receivables (Net of Unearned)	4,359,243	117,782	449,988	35,810	14,168	2,125,102	8,639	1,607,754
Allowance for Losses	97,563	4,222	12,257	465	73	26,790	142	53,614
Assets Held in Trading Accounts	99,790	0	0	0	0	98,355	0	1,435
Premises and Fixed Assets	84,126	340	17,522	1,730	93	36,409	561	27,471
Other Real Estate Owned	54,317	1,691	4,959	1,074	121	22,386	276	23,810
Investments in Unconsolidated Subs.	0	0	0	0	0	0	0	0
Customers' Liability	5,891	0	0	0	0	5,870	0	21
Intangible Assets	417	0	361	0	0	0	0	56
Other Assets	147,822	5,717	15,769	1,045	256	44,325	618	80,092
TOTAL ASSETS	6,805,527	140,976	976,516	51,665	18,374	3,187,214	24,379	2,406,403
LIABILITIES								
Deposits	5,314,430	129,259	835,474	44,956	14,807	2,390,352	21,661	1,877,921
Federal Funds Purchases	793,100	0	57,080	0	0	470,832	0	265,188
Demand Notes Issued to U.S. Treasury	32,266	0	11,000	0	0	20,855	411	0
Other Borrowed Money	122,872	0	0	0	0	62,523	0	60,349
Mortgage Indebtedness	4,434	0	157	8	0	58	0	4,211
Bank's Liability on Acceptances	5,891	0	0	0	0	5,870	0	21
Notes and Subordinated Debentures	19,454	0	3,652	0	0	5,002	0	10,800
Other Liabilities	109,998	2,215	8,993	724	190	29,315	170	68,391
TOTAL LIABILITIES	6,402,445	131,474	916,356	45,688	14,997	2,984,807	22,242	2,286,881
EQUITY CAPITAL								
Perpetual Preferred Stock	0	0	0	0	0	0	0	0
Common Stock	53,935	675	13,000	410	50	24,200	600	15,000
Surplus	133,893	7,677	16,072	2,300	400	81,593	600	25,251
Undivided Profits	215,254	1,150	31,088	3,267	2,927	96,614	937	79,271
TOTAL EQUITY CAPITAL	403,082	9,502	60,160	5,977	3,377	202,407	2,137	119,522
TOTAL LIABILITIES & EQUITY	6,805,527	140,976	976,516	51,665	18,374	3,187,214	24,379	2,406,403

CONSOLIDATED INCOME STATEMENT
STATE AND NATIONALLY CHARTERED BANKS
FOR THE SIX MONTH PERIOD ENDING JUNE 30, 1989

41 Reporting Figures in Thousands	State	National
INTEREST INCOME		
Interest & Fee Income on Loans	10,198	4,802
Real Estate Loans	56,663	83,942
Installment Loans	31,977	51,371
Credit Cards	5,284	21,176
Commercial	44,455	84,003
Leasing	534	6,437
Interest on Balances Due	3,031	10,102
Securities	30,238	44,437
Interest on Assets in Trading Accounts	(1)	3,894
Interest on Federal Funds	6,450	15,733
TOTAL INTEREST INCOME	188,829	325,897
INTEREST EXPENSE		
Transaction Accounts	9,962	14,729
Money Market Accounts	21,450	27,742
Other Savings Accounts	8,798	11,463
Time CD's Greater Than $100,000	17,136	24,853
All Other Time CD's	38,409	70,192
Foreign Deposits, Edge Agreements, IBF's	0	4,540
Federal Funds Purchased	9,427	35,547
Demand Notes to U.S. Treasury	793	1,465
Interest on Mortgages	461	249
Notes & Debentures	124	855
TOTAL INTEREST EXPENSE	106,560	191,635
NET INTEREST INCOME	82,269	134,262
Provision for Loan Loss	11,638	26,441
NONINTEREST INCOME		
Fiduciary Accounts	856	7,745
Service Charges	9,079	19,096
Fees on Trading Accounts	144	1,080
Other	12,853	17,092
TOTAL NONINTEREST INCOME	22,932	45,013
Gains (Losses) on Securities	(3)	(848)
NONINTEREST EXPENSE		
Salaries & Employee Benefits	35,625	42,904
Premises & Fixed Assets	12,205	12,401
Other	33,477	65,444
TOTAL NONINTEREST EXPENSE	81,307	120,749
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	12,253	31,237
Applicable Income Taxes	2,201	10,299
Extraordinary Items (Net of Taxes)	301	1,315
NET INCOME	10,353	22,253

STATE CHARTERED BANKS
December 31, 1988

34 Reporting Figures in Thousands	TOTAL STATE BANKS	BANK OF AMERICAN FORK	BANK OF EPHRAIM	BANK OF UTAH	BARNES BANKING COMPANY	BONNEVILLE BANK	BRIGHTON BANK	CACHE VALLEY BANK	CAPITAL CITY BANK	CENTRAL BANK AND TRUST
ASSETS										
Cash and Due	388,069	2,963	1,387	11,061	2,261	1,967	4,570	1,171	7,133	5,580
Securities	730,780	31,756	3,245	19,265	40,639	100	5,561	70	4,972	29,042
Federal Funds Sold	171,391	6,600	2,075	4,000	3,400	1,600	4,000	4,375	3,000	9,100
Receivables (Net of Unearned)	2,472,163	33,111	12,497	89,081	32,876	11,631	30,539	10,434	44,889	58,392
Allowance for Losses	34,177	464	390	899	207	107	304	171	513	581
Assets Held in Trading Accounts	3,193	0	0	0	0	0	0	0	0	0
Premises & Fixed Assets	92,185	772	48	5,500	498	184	1,346	61	1,659	3,912
Other Real Estate Owned	40,566	676	638	1,110	40	98	578	287	928	1,027
Investments in Unconsolidated Subs.	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	13,708	0	0	0	0	0	0	0	0	65
Other Assets	70,312	1,029	779	2,138	1,248	363	660	320	2,544	2,564
TOTAL ASSETS	3,948,190	76,443	20,279	131,256	80,755	15,836	46,950	16,547	64,612	105,101
LIABILITIES										
Deposits	3,339,131	66,297	17,233	121,331	66,759	14,290	42,117	15,366	60,485	93,120
Federal Funds Purchased	244,759	0	0	0	277	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	5,750	0	0	1,030	270	0	0	0	0	0
Other Borrowed Money	4,664	0	0	0	0	0	0	0	0	78
Mortgage Indebtedness	9,864	0	0	0	0	0	356	41	36	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	2,706	0	0	706	0	0	0	0	0	0
Other Liabilities	37,801	698	178	701	746	120	1,131	79	271	1,727
TOTAL LIABILITIES	3,644,675	66,995	17,411	123,768	68,052	14,410	43,604	15,486	60,792	94,925
EQUITY CAPITAL										
Perpetual Preferred Stock	771	0	0	0	0	0	0	71	0	0
Common Stock	55,336	125	50	3,231	210	425	500	850	1,200	528
Surplus	151,167	2,575	600	3,527	2,462	308	1,300	131	2,180	3,372
Undivided Profits	96,241	6,748	2,218	730	10,031	693	1,546	9	440	6,076
TOTAL EQUITY CAPITAL	303,515	9,448	2,868	7,488	12,703	1,426	3,346	1,061	3,820	10,176
TOTAL LIABILITIES & EQUITY	3,948,190	76,443	20,279	131,256	80,755	15,836	46,950	16,547	64,612	105,101

STATE CHARTERED BANKS
December 31, 1988

34 Reporting Figures in Thousands	CITIBANK UTAH	COMMUNITY FIRST BANK	CONTINENTAL BANK & TRUST	COTTONWOOD SECURITY BANK	DAVIS COUNTY BANK	DESERET BANK	DIXIE STATE BANK	DRAPER BANK AND TRUST	FAR WEST BANK	GOLDEN SPIKE BANK
ASSETS										
Cash and Due	4,655	5,240	72,101	2,332	1,870	6,792	5,077	7,211	4,818	1,106
Securities	100	25,499	102,068	19	9,581	44,546	12,020	13,823	1,281	1,165
Federal Funds Sold	14,325	2,400	37,875	1,105	4,500	0	8,400	1,900	10,400	1,000
Receivables (Net of Unearned)	130,654	20,945	361,611	4,134	12,725	52,198	37,255	74,016	37,878	4,266
Allowance for Losses	1,582	271	7,532	149	140	633	495	968	472	43
Assets Held in Trading Accounts	0	0	721	0	0	0	0	0	0	0
Premises & Fixed Assets	1,329	1,051	23,320	706	1,293	1,580	2,685	1,085	2,567	610
Other Real Estate Owned	434	182	170	72	44	454	601	1,592	480	0
Investments in Unconsolidated Subs.	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	2,922	0	8,959	0	0	0	0	0	111	150
Other Assets	6,188	661	10,034	128	413	1,424	1,198	1,227	567	109
TOTAL ASSETS	159,025	55,707	609,327	8,347	30,286	106,361	66,741	99,886	57,630	8,363
LIABILITIES										
Deposits	137,088	46,471	479,218	7,888	27,016	93,949	61,413	92,686	52,647	7,531
Federal Funds Purchased	0	0	76,719	0	0	1,750	0	0	0	0
Demand Notes Issued to U.S. Treasury	100	180	2,138	0	0	0	0	267	0	0
Other Borrowed Money	885	0	0	0	0	0	0	0	0	0
Mortgage Indebtedness	0	0	859	0	0	0	891	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	1,900	0	0	0	0	0	0	0
Other Liabilities	1,529	699	6,576	40	427	633	494	751	397	26
TOTAL LIABILITIES	139,602	47,350	567,410	7,928	27,443	96,332	62,798	93,704	53,044	7,557
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0	0
Common Stock	1	300	12,491	300	100	100	767	193	505	810
Surplus	27,749	2,100	29,041	335	1,000	4,900	970	500	357	90
Undivided Profits	(8,327)	5,872	385	(216)	1,743	5,029	2,206	5,489	3,724	(94)
TOTAL EQUITY CAPITAL	19,423	8,357	41,917	419	2,843	10,029	3,943	6,182	4,586	806
TOTAL LIABILITIES & EQUITY	159,025	55,707	609,327	8,347	30,286	106,361	66,741	99,886	57,630	8,363

STATE CHARTERED BANKS
December 31, 1988

34 Reporting Figures in Thousands	GUARDIAN STATE BANK	GUNNISON VALLEY BANK	HOLLADAY BANK AND TRUST	KEY BANK	LEWISTON STATE BANK	PIONEER BANK	STATE BANK SOUTHERN UTAH	SUN CAPITAL BANK	UNITED BANK	U.S. BANK OF UTAH
ASSETS										
Cash and Due	4,252	589	2,146	62,548	4,603	494	6,120	1,515	2,179	206
Securities	163	2,691	808	163,282	11,758	685	19,771	2,814	1,181	0
Federal Funds Sold	1,055	1,400	1,693	0	3,300	1,350	0	200	3,920	3,388
Receivables (Net of Unearned)	20,605	12,028	9,561	572,303	14,910	4,008	38,546	17,557	11,544	28,576
Allowance for Losses	210	175	109	7,150	210	50	841	139	283	387
Assets Held in Trading Accounts	0	2,472	0	0	0	0	0	0	0	0
Premises & Fixed Assets	495	65	538	15,242	155	92	1,437	351	832	163
Other Real Estate Owned	460	100	567	5,996	35	0	322	457	87	378
Investments in Unconsolidated Subs.	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	0	0	0	1,501	0	0	0	0	0	0
Other Assets	532	387	288	12,035	520	72	1,360	378	417	782
TOTAL ASSETS	27,352	19,557	15,492	825,757	35,071	6,651	66,715	23,133	19,877	33,106
LIABILITIES										
Deposits	25,296	17,075	14,013	672,862	29,751	6,036	59,926	21,382	17,808	26,134
Federal Funds Purchased	0	0	0	86,554	0	0	725	0	0	0
Demand Notes Issued to U.S. Treasury	0	152	0	0	59	0	0	0	0	0
Other Borrowed Money	0	0	0	481	65	0	0	0	0	116
Mortgage Indebtedness	0	0	0	3,170	0	0	0	0	232	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0	0	0	0
Other Liabilities	98	247	87	7,429	390	32	556	190	263	456
TOTAL LIABILITIES	25,394	17,474	14,100	770,496	30,465	6,068	61,207	21,572	18,303	26,706
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	700	0
Common Stock	1,100	100	702	2,625	300	810	228	301	450	875
Surplus	1,140	600	161	26,700	3,700	1,039	2,724	706	1,240	5,349
Undivided Profits	(282)	1,383	529	25,936	606	(1,266)	2,556	554	(816)	176
TOTAL EQUITY CAPITAL	1,958	2,083	1,392	55,261	4,606	583	5,508	1,561	1,574	6,400
TOTAL LIABILITIES & EQUITY	27,352	19,557	15,492	825,757	35,071	6,651	66,715	23,133	19,877	33,106

STATE CHARTERED BANKS
December 31, 1988

34 Reporting Figures in Thousands	UTAH BANK AND TRUST	UTAH INDEPENDENT BANK	VALLEY BANK AND TRUST	VALLEY CENTRAL BANK	WASATCH BANK
ASSETS					
Cash and Due	7,444	1,386	139,291	1,855	4,146
Securities	26,498	418	150,133	600	5,226
Federal Funds Sold	3,500	1,545	27,023	5,957	1,005
Receivables (Net of Unearned)	30,997	9,249	591,346	25,683	26,118
Allowance for Losses	322	141	7,593	386	260
Assets Held in Trading Accounts	0	0	0	0	0
Premises & Fixed Assets	657	393	20,047	387	1,125
Other Real Estate Owned	708	338	21,274	68	365
Investments in Unconsolidated Subs.	0	0	0	0	0
Customers' Liability	0	0	0	0	0
Intangible Assets	0	0	0	0	0
Other Assets	1,588	331	16,743	703	582
TOTAL ASSETS	71,070	13,519	958,264	34,867	38,307
LIABILITIES					
Deposits	61,783	12,304	806,239	30,803	34,614
Federal Funds Purchased	0	0	78,536	0	198
Demand Notes Issued to U.S. Treasury	0	0	1,166	388	0
Other Borrowed Money	0	0	3,039	0	0
Mortgage Indebtedness	0	14	4,149	90	26
Bank's Liability on Acceptances	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	100	0
Other Liabilities	1,142	83	8,849	544	212
TOTAL LIABILITIES	62,925	12,401	901,978	31,925	35,050
EQUITY CAPITAL					
Perpetual Preferred Stock	0	0	0	0	0
Common Stock	1,343	462	22,524	270	475
Surplus	4,658	179	18,231	620	2,423
Undivided Profits	2,144	477	15,531	2,052	359
TOTAL EQUITY CAPITAL	8,145	1,118	56,286	2,942	3,257
TOTAL LIABILITIES & EQUITY	71,070	13,519	958,264	34,867	38,307

NATIONALLY CHARTERED BANKS
December 31, 1988

7 Reporting Figures in Thousands	TOTAL NATIONAL BANKS	AMERICAN INVESTMENT BANK	FIRST INTERSTATE BANK	FIRST NATIONAL LAYTON	FIRST NATIONAL MORGAN	FIRST SECURITY BANK	FIRST WESTERN NATIONAL	ZIONS FIRST NATIONAL
ASSETS								
Cash and Due	850,428	1,318	170,025	3,323	512	305,199	826	369,225
Securities	1,076,975	1,144	244,084	7,693	1,880	443,793	14,762	363,619
Federal Funds Sold	261,201	7,000	87,000	3,600	700	129,041	0	33,860
Receivables (Net of Unearned)	4,255,516	106,227	450,762	35,881	15,198	2,023,168	8,427	1,615,853
Allowance for Losses	89,965	2,952	11,581	390	99	26,790	153	48,000
Assets Held in Trading Accounts	26,529	0	0	0	0	20,092	0	6,437
Premises & Fixed Assets	84,980	250	19,003	1,781	95	35,573	456	27,822
Other Real Estate Owned	58,734	917	4,543	942	154	25,874	259	26,045
Investments in Unconsolidated Subs.	0	0	0	0	0	0	0	0
Customers' Liability	4,167	0	0	0	0	3,982	0	185
Intangible Assets	511	0	399	0	0	0	0	112
Other Assets	128,903	5,140	15,407	899	299	58,730	656	47,772
TOTAL ASSETS	6,657,979	119,044	979,642	53,729	18,739	3,018,662	25,233	2,442,930
LIABILITIES								
Deposits	5,288,049	104,298	837,687	47,250	15,339	2,322,666	22,073	1,938,736
Federal Funds Purchased	776,946	0	62,468	0	0	374,255	650	339,573
Demand Notes Issued to U.S. Treasury	27,977	0	10,934	0	0	16,924	119	0
Other Borrowed Money	72,680	1,066	0	0	0	66,127	0	5,487
Mortgage Indebtedness	4,978	0	158	8	0	202	0	4,610
Bank's Liability on Acceptances	4,167	0	0	0	0	3,982	0	185
Notes and Subordinated Debentures	19,337	0	3,535	0	0	5,002	0	10,800
Other Liabilities	76,201	2,716	7,233	671	127	33,804	359	31,291
TOTAL LIABILITIES	6,270,335	108,080	922,015	47,929	15,466	2,822,962	23,201	2,330,682
EQUITY CAPITAL								
Perpetual Preferred Stock	0	0	0	0	0	0	0	0
Common Stock	53,935	675	13,000	410	50	24,200	600	15,000
Surplus	133,459	7,315	16,000	2,300	400	81,593	600	25,251
Undivided Profits	200,250	2,974	28,627	3,090	2,823	89,907	832	71,997
TOTAL EQUITY CAPITAL	387,644	10,964	57,627	5,800	3,273	195,700	2,032	112,248
TOTAL LIABILITIES & EQUITY	6,657,979	119,044	979,642	53,729	18,739	3,018,662	25,233	2,442,930

CONSOLIDATED INCOME STATEMENT
STATE AND NATIONALLY CHARTERED BANKS
FOR THE TWELVE MONTH PERIOD ENDING DECEMBER 31, 1988

34 State and 7 National Reporting Figures in Thousands	State	National
INTEREST INCOME		
Interest & Fee Income on Loans	18,489	14,736
Real Estate Loans	99,482	146,930
Installment Loans	53,275	101,302
Credit Cards	10,954	37,927
Commercial	72,036	141,245
Leasing	1,497	9,545
Interest on Balances Due	5,081	22,340
Securities	53,080	74,971
Interest on Assets in Trading Accounts	595	4,904
Interest on Federal Funds	11,996	17,810
TOTAL INTEREST INCOME	326,485	571,710
INTEREST EXPENSE		
Transaction Accounts	19,412	28,884
Money Market Accounts	34,631	49,730
Other Savings Accounts	17,076	24,101
Time CD's Greater Than $100,000	28,158	48,898
All Other Time CD's	56,933	109,982
Foreign Deposits, Edge Agreements, IBF's	0	6,039
Federal Funds Purchased	14,050	49,451
Demand Notes to U.S. Treasury	680	6,234
Interest on Mortgages	903	482
Notes & Debentures	77	2,083
TOTAL INTEREST EXPENSE	171,920	325,884
NET INTEREST INCOME	154,565	245,826
Provision for Loan Loss	15,415	73,041
NONINTEREST INCOME		
Fiduciary Accounts	1,696	14,755
Service Charges	22,656	33,621
Fees on Trading Accounts	169	936
Other	17,483	30,924
TOTAL NONINTEREST INCOME	42,004	80,236
Gains (Losses) on Securities	322	176
NONINTEREST EXPENSE		
Salaries & Employee Benefits	69,332	83,894
Premises & Fixed Assets	24,785	22,881
Other	56,190	132,897
TOTAL NONINTEREST EXPENSE	150,307	239,672
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	31,169	13,525
Applicable Income Taxes	7,018	6,182
Extraordinary Items (Net of Taxes)	384	0
NET INCOME	24,535	7,343

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TRUST COMPANIES

DESERET TRUST COMPANY

Salt Lake City, Utah

STATEMENT OF CONDITION

As of June 30, 1989

ASSETS	$ Amount
Cash and due from banks	230,641
Investments	10,399
Trust fees receivable	48,152
Due from affiliates	53,588
Due from trust accounts	80,000
Asset accruals	5,626
Prepaid expenses	13,148
Net premises and equipment	59,240
Intangible assets	0
Other assets	10,289
Total Assets	511,083
LIABILITIES	
Accounts payable	22,437
Due to affiliates	0
Due to trust accounts	4,223
Liability accruals	29,879
Borrowings	0
Other liabilities	2,430
Deferred income taxes	25,100
Total Liabilities	84,069
EQUITY CAPITAL	
Common stock	100,000
Surplus	50,000
Undivided earnings	277,014
Total Capital	427,014
Total Liabilities and Capital	511,083

STEINER TRUST COMPANY

Salt Lake City, Utah

STATEMENT OF CONDITION

As of June 30, 1989

ASSETS	$ Amount
Cash and equivalents	5,855
Investments	82,849
Trust fees receivable	0
Due from affiliates	0
Due from trust accounts	0
Asset accruals	0
Prepaid expenses	0
Net premises and equipment	0
Intangible assets	0
Other assets	0
Total Assets	88,704
LIABILITIES	
Accounts payable	0
Due to affiliates	0
Due to trust accounts	0
Liability accruals	0
Borrowings	0
Other liabilities	98
Deferred income taxes	0
Total Liabilities	98
EQUITY CAPITAL	
Common stock	25,000
Surplus	15,000
Undivided earnings	48,606
Total Capital	88,606
Total Liabilities and Capital	88,704

WEST ONE TRUST COMPANY

Salt Lake City, Utah

STATEMENT OF CONDITION

As of June 30, 1989

ASSETS	$ Amount
Cash and equivalents	11,547
Investments	311,804
Trust fees receivable	189,653
Due from affiliates	0
Due from trust accounts	0
Asset accruals	0
Prepaid expenses	0
Net premises and equipment	221,519
Intangible assets	0
Other assets	89,558
Total Assets	824,081
LIABILITIES	
Accounts payable	0
Due to affiliates	40,000
Due to trust accounts	0
Liability accruals	35,929
Borrowings	0
Other liabilities	46,470
Deferred income taxes	2,850
Total Liabilities	125,249
EQUITY CAPITAL	
Common stock	150,000
Surplus	400,000
Undivided earnings	148,832
Total Capital	698,832
Total Liabilities and Capital	824,081

SAVINGS/BUILDING AND LOAN ASSOCIATIONS

STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS

June 30, 1989

Name of State Association/Address	City/Zip	Organized	President	Secretary
First Charter Savings Bank, dba Heritage Savings and Loan Assn. 95 East Tabernacle	St. George 84770	1917	Richard M. Mathis	Bonnie Jean Beesley
Home Savings Bank 130 East 3300 South	Salt Lake City 84115	1916	Fred A. Smolka	Orin R. Woodbury
Logan Savings and Loan Assn. 309 North Main	Logan 84321	1913	E. Jay Berry	Richard L. Bracken
*Payson Building and Loan Society P O Box 68	Payson 84651	1920	Gary Hansen	Sherman Loveless
United Savings Bank 4185 Harrison Blvd	Ogden 84409	1956	Paul Neuenshwander	La Verne Neilson
Williamsburg Savings Bank 72 South Main	Salt Lake City 84101	1973	D. Gary Alvey	Peter K. Ringger

FOREIGN SAVINGS AND LOAN ASSOCIATIONS WITH BRANCHES IN UTAH

June 30, 1989

Name of Foreign State Association/Address	City/Zip	President	Secretary
Western Savings and Loan Assn. 151 South Main	Salt Lake City 84111	Gerald D. Miller	Fred O. Stutenroth

FEDERAL SAVINGS AND LOAN ASSOCIATIONS

June 30, 1989

Name of Federal Association/Address	City/Zip	President	Secretary
American Savings, a Federal Savings and Loan Association 77 West 200 South	Salt Lake City 84101	J. Alan Blodgett	Ryan Richards

*Indicates not insured by Savings Association Insurance Fund (SAIF)

FEDERAL SAVINGS AND LOAN ASSOCIATIONS

June 30, 1989

Name of Federal Association/Address	City/Zip	President	Secretary
Crossland Savings, a Federal Savings Bank 41 East 100 South	Salt Lake City 84111	C. J.Sumner	Kathy Schirmer
Deseret Federal Savings and Loan Assn. 54 South Main	Salt Lake City 84111	S. Blaine Willes	D. K. Mallinson
First Federal Savings and Loan Assn. of Logan 198 No. Main	Logan 84321	Ronald G. Barnes	Brad Hales
First Federal Savings and Loan Assn. 60 East South Temple	Salt Lake City 84111	G. R. Christensen	R. P. Neilson
MountainWest Savings, a Federal Savings Bank 40 E. South Temple, Suite 500	Ogden 84111	John L. Richards	Paul Price
Ogden First Federal Savings and Loan Assn. 2425 Washington Blvd	Ogden 84401	Jack C. Sargent	Georgia S. Goodell
Olympus Bank, a Federal Savings Bank 127 East 3300 South	Salt Lake City 84115	Kent W.Larson	Eleanor L. Lloyd

FOREIGN SAVINGS AND LOAN ASSOCIATION WITH BRANCHES IN UTAH

June 30, 1989

Name of Foreign Association/Address	City/Zip	President	Secretary
Americity Federal Savings Bank 257 East 200 South	Salt Lake City 84111	James C. Jarocki	Kathleen Bernier
Benjamin Franklin Federal Savings and Loan Assn. 5471 South 4015 West	Salt Lake City 84118	G. Gale Weight	Connie Curtis
Sandia Federal Savings and Loan Assn. 125 South Main	Salt Lake City 84111	Dan Wipfs	Marilyn J.Chavez

BRANCHES OF

SIX STATE SAVINGS/BUILDING AND LOAN ASSOCIATIONS

FIFTEEN BRANCHES

June 30, 1989

Name of Association Branch	City	County
First Charter Savings Bank dba		
Heritage Savings and Loan Association	St. George	Washington
Olympus	Salt Lake City	Salt Lake
Home Savings Bank	Salt Lake City	Salt Lake
Logan Savings & Loan Association	Logan	Cache
South Main	Logan	Cache
Tremonton	Tremonton	Box Elder
Payson Building and Loan Society	Payson	Utah
United Savings Bank	Ogden	Weber
Bountiful	Bountiful	Davis
Layton	Layton	Davis
West Jordan	West Jordan	Salt Lake
Salt Lake	Salt Lake City	Salt Lake
Fort Union	Salt Lake City	Salt Lake
Ogden	Ogden	Weber
IDAHO		
Idaho Falls	Idaho Falls	
Williamsburg Savings Bank	Salt Lake City	Salt Lake
St. George	St. George	Washington
Holladay	Salt Lake City	Salt Lake
Kanab	Kanab	Kane
Moab	Moab	Grand
Sandy	Sandy	Salt Lake
Cedar City	Cedar City	Iron
OREGON		
Coos Bay	Coos Bay	
Lincoln City	Lincoln City	
McMinnville	McMinnville	
Newport	Newport	
Woodburn	Woodburn	
Stayton	Stayton	
Albany	Albany	
Tillamook	Tillamook	
Lebanon	Lebanon	
Eugene	Eugene	
Springfield	Springfield	
Silverton	Silverton	
WASHINGTON		
Des Moines	Des Moines	
North Bend	North Bend	
Wallingford	Wallingford	

ONE FOREIGN STATE CHARTERED SAVINGS AND LOAN ASSOCIATION

June 30, 1989

Name of Association Branch	City	County
Western Savings of Arizona	Salt Lake City	Salt Lake

CHANGES IN STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS

STATE SAVINGS AND LOAN ASSNS. AND BRANCHES:	June 30, 1988	June 30, 1989
State Savings/Building and Loan Associations	7	6
Branches	26	15
Branches approved but not opened	0	0
Foreign Savings and Loan Association	1	1

Branches Closed:	Location	Date
Home Savings Bank	Downtown	09-16-88
United Savings Bank	Crossroads Mall	09-30-88
Williamsburg Savings Bank	Colonade	10-31-88
	Hurricane	10-31-88

Charter Conversion:

MountainWest Savings and Loan's charter was converted to a Federal Savings and Loan Association with seven branches. 09-21-88

Name Changes:	To	
Home Savings and Loan Association	Home Savings Bank	05-04-89
United Savings and Loan Association	United Savings Bank	08-11-88

STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AND ONE FOREIGN STATE CHARTERED SAVINGS AND LOAN
June 30, 1989

6 Reporting Figures in Thousands	TOTAL STATE SAVINGS & LOAN ASSNS.	HERITAGE SAVINGS AND LOAN	HOME SAVINGS BANK	LOGAN SAVINGS AND LOAN
Cash and Due from Depository Institutions	15,729	98	287	1,583
Investment Securities	101,715	16,042	1,387	14,126
Net Mortgage Loans and Contracts (less: accrued interest)	519,486	50,199	12,010	41,762
Net Nonmortgage Loans and Contracts (less: accrued interest)	37,204	523	287	2,403
Premises, Furniture, Fixtures and Leasehold Improvements	16,536	724	534	2,359
Investment in Affiliate(s)	35,457	4,976	1	1,555
Accrued Interest Receivable	5,821	700	71	632
Real Estate Owned	21,583	438	1,858	199
Real Estate Investments	18,432	(126)	(53)	46
Other Assets	35,139	3,170	718	530
TOTAL ASSETS	807,102	76,744	17,100	65,195
LIABILITIES				
Deposits	572,414	37,621	12,054	51,125
FHLB Advances	100,335	17,000	3,535	4,000
Other Borrowed Money and Subordinated Debentures not Qualifying for Net Worth	62,454	16,349	135	6,567
Mortgage-Backed Bonds	0	0	0	0
Advance Payments by Borrowers	5,015	206	577	522
Other Liabilities	24,380	1,599	409	150
TOTAL LIABILITIES	764,598	72,775	16,710	62,364
REGULATORY NET WORTH				
Capital Stock	4,243	400	650	0
Paid-in Surplus	8,555	3,673	1,358	0
Qualifying Mutual Capital Certificates	0	0	0	0
Income Capital/Net Worth Certificates	0	0	0	0
Qualifying Subordinated Debentures	0	0	0	0
Appraised Equity Capital	0	0	0	0
Reserves, Undivided Profits, and Net Worth	29,706	(104)	(1,618)	2,831
TOTAL REGULATORY NET WORTH	42,504	3,969	390	2,831
TOTAL LIABILITIES AND REGULATORY NET WORTH	807,102	76,744	17,100	65,195

STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AND ONE FOREIGN STATE CHARTERED SAVINGS AND LOAN
June 30, 1989

6 Reporting Figures in Thousands	PAYSON BUILDING AND LOAN	UNITED SAVINGS BANK	WILLIAMSBURG SAVINGS BANK	WESTERN SAVINGS OF ARIZONA
Cash and Due from Depository Institutions	4	4,416	9,341	132,861
Investment Securities	26	16,233	53,901	1,201,355
Net Mortgage Loans and Contracts (less: accrued interest)	110	155,579	259,826	1,995,211
Net Nonmortgage Loans and Contracts (less: accrued interest)	0	26,040	7,951	800,883
Premises, Furniture, Fixtures and Leasehold Improvements	0	2,513	10,406	227,311
Investment in Affiliate(s)	0	23,230	5,695	171,901
Accrued Interest Receivable	0	478	3,940	60,087
Real Estate Owned	0	17,121	1,967	544,708
Real Estate Investments	0	18,354	211	376,231
Other Assets	2	8,751	21,968	171,895
TOTAL ASSETS	142	272,715	375,206	5,682,443
LIABILITIES				
Deposits	97	210,550	260,967	4,552,803
FHLB Advances	0	19,000	56,800	503,000
Other Borrowed Money and Subordinated Debentures not Qualifying for Net Worth	0	693	38,710	784,845
Mortgage-Backed Bonds	0	0	0	0
Advance Payments by Borrowers	0	2,574	1,136	9,713
Other Liabilities	0	12,963	9,259	159,583
TOTAL LIABILITIES	97	245,780	366,872	6,009,944
REGULATORY NET WORTH				
Capital Stock	0	236	2,957	0
Paid-in Surplus	0	150	3,374	0
Qualifying Mutual Capital Certificates	0	0	0	0
Income Capital/Net Worth Certificates	0	0	0	0
Qualifying Subordinated Debentures	0	0	0	0
Appraised Equity Capital	0	0	0	0
Reserves, Undivided Profits, and Net Worth	45	26,549	2,003	(327,501)
TOTAL REGULATORY NET WORTH	45	26,935	8,334	(327,501)
TOTAL LIABILITIES AND REGULATORY NET WORTH	142	272,715	375,206	5,682,443

FEDERALLY CHARTERED SAVINGS AND LOAN ASSOCIATIONS

June 30, 1989

8 Reporting Figures in Thousands	TOTAL FEDERAL SAVINGS & LOAN ASSNS.	AMERICAN SAVINGS, A FS&L ASSN	CROSSLAND SAVINGS, FSB	DESERET FEDERAL SAVINGS AND LOAN	FIRST FEDERAL S & L OF SL
Cash and Due from Depository Institutions	88,475	32,610	34,637	4,317	6,208
Investment Securities	581,108	64,187	404,195	4,728	23,233
Net Mortgage Loans and Contracts (less: accrued interest)	5,397,559	1,503,453	2,693,983	112,067	216,424
Net Nonmortgage Loans and Contracts (less: accrued interest)	237,921	126,990	64,823	10,535	10,202
Premises, Furniture, Fixtures and Leasehold Improvements	84,155	20,418	40,491	4,104	6,960
Investment in Affiliate(s)	36,303	1,029	26,831	385	1,362
Accrued Interest Receivable	66,004	17,183	35,542	1,249	2,494
Real Estate Owned	91,750	48,718	(1,479)	4,642	1,039
Real Estate Investments	60,796	35,671	21,117	0	2,190
Other Assets	425,658	209,042	171,820	7,017	4,261
TOTAL ASSETS	7,069,729	2,059,301	3,491,960	149,044	274,373
LIABILITIES					
Deposits	3,935,636	1,285,004	1,646,171	157,281	166,740
FHLB Advances	1,314,000	605,400	333,250	69,000	54,500
Other Borrowed Money and Subordinated Debentures not Qualifying for Net Worth	1,356,410	179,192	991,037	56	34,665
Mortgage-Backed Bonds	0	0	0	0	0
Advance Payments by Borrowers	23,748	12,223	0	0	2,827
Other Liabilities	79,098	20,921	36,190	5,491	2,461
TOTAL LIABILITIES	6,708,892	2,102,740	3,006,648	231,828	261,193
REGULATORY NET WORTH					
Capital Stock	2,758	1,596	11	0	1,150
Paid-in Surplus	748,539	178,414	548,787	0	5,241
Qualifying Mutual Capital Certificates	0	0	0	0	0
Income Capital/Net Worth Certificates	0	0	0	0	0
Qualifying Subordinated Debentures	4,110	0	4,110	0	0
Appraised Equity Capital	0	0	0	0	0
Reserves, Undivided Profits, and Net Worth	(394,570)	(223,449)	(67,596)	(82,784)	6,789
TOTAL REGULATORY NET WORTH	360,837	(43,439)	485,312	(82,784)	13,180
TOTAL LIABILITIES AND REGULATORY NET WORTH	7,069,729	2,059,301	3,491,960	149,044	274,373

FEDERALLY CHARTERED SAVINGS AND LOAN ASSOCIATIONS

June 30, 1989

8 Reporting Figures in Thousands	MOUNTAINWEST SAVINGS AND LOAN	FIRSTFED AMERICA, A FSB	OGDEN FIRST FEDERAL SAVINGS AND LOAN	OLYMPUS BANK, A FSB
Cash and Due from Depository Institutions	5,336	929	1,767	2,671
Investment Securities	8,622	4,067	5,529	66,547
Net Mortgage Loans and Contracts (less: accrued interest)	163,975	25,061	134,014	548,582
Net Nonmortgage Loans and Contracts (less: accrued interest)	3,137	4,963	762	16,509
Premises, Furniture, Fixtures and Leasehold Improvements	3,610	831	1,445	6,296
Investment in Affiliate(s)	5,247	0	717	732
Accrued Interest Receivable	1,813	345	1,228	6,150
Real Estate Owned	7,809	309	5,944	24,768
Real Estate Investments	50	0	1,768	0
Other Assets	11,699	1,713	3,972	16,134
TOTAL ASSETS	211,298	38,218	157,146	688,389
LIABILITIES				
Deposits	184,354	26,843	110,936	358,307
FHLB Advances	67,050	4,500	33,500	146,800
Other Borrowed Money and Subordinated Debentures not Qualifying for Net Worth	0	440	2,613	148,407
Mortgage-Backed Bonds	0	0	0	0
Advance Payments by Borrowers	1,489	309	1,911	4,989
Other Liabilities	4,144	622	1,448	7,821
TOTAL LIABILITIES	257,037	32,714	150,408	666,324
REGULATORY NET WORTH				
Capital Stock	0	0	0	1
Paid-in Surplus	0	5,400	0	10,697
Qualifying Mutual Capital Certificates	0	0	0	0
Income Capital/Net Worth Certificates	0	0	0	0
Qualifying Subordinated Debentures	0	0	0	0
Appraised Equity Capital	0	0	0	0
Reserves, Undivided Profits, and Net Worth	(45,739)	104	6,738	11,367
TOTAL REGULATORY NET WORTH	(45,739)	5,504	6,738	22,065
TOTAL LIABILITIES AND REGULATORY NET WORTH	211,298	38,218	157,146	688,389

FEDERALLY CHARTERED FOREIGN SAVINGS AND LOAN ASSOCIATIONS

June 30, 1989

3 Reporting Figures in Thousands	AMERICITY FEDERAL SAVINGS BANK	BENJAMIN FRANKLIN SAVINGS AND LOAN	* SANDIA FEDERAL SAVINGS AND LOAN
Cash and Due from Depository Institutions	3,626	69,650	0
Investment Securities	80,836	864,771	0
Net Mortgage Loans and Contracts (less: accrued interest)	169,546	3,424,300	0
Net Nonmortgage Loans and Contracts (less: accrued interest)	6,158	217,763	0
Premises, Furniture, Fixtures and Leasehold Improvements	4,089	27,305	0
Investment in Affiliate(s)	10,242	86,769	0
Accrued Interest Receivable	14,956	49,950	0
Real Estate Owned	132,525	18,548	0
Real Estate Investments	27,938	(2,850)	0
Other Assets	22,887	417,895	0
TOTAL ASSETS	472,803	5,174,101	0
LIABILITIES			
Deposits	231,546	3,202,481	0
FHLB Advances	179,361	1,034,174	0
Other Borrowed Money and Subordinated Debentures not Qualifying for Net Worth	43,318	681,600	0
Mortgage-Backed Bonds	0	0	0
Advance Payments by Borrowers	1,320	22,833	0
Other Liabilities	3,455	45,598	0
TOTAL LIABILITIES	459,000	4,986,686	0
REGULATORY NET WORTH			
Capital Stock	83	7,705	0
Paid-in Surplus	11,382	38,019	
Qualifying Mutual Capital Certificates	0	0	0
Income Capital/Net Worth Certificates	0	0	0
Qualifying Subordinated Debentures	0	0	0
Appraised Equity Capital	0	0	0
Reserves, Undivided Profits, and Net Worth	2,338	141,691	0
TOTAL REGULATORY NET WORTH	13,803	187,415	0
TOTAL LIABILITIES AND REGULATORY NET WORTH	472,803	5,174,101	0

* Figures not available

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED SAVINGS/BUILDINGS AND LOAN ASSOCIATIONS
FOR THE SIX MONTH PERIOD ENDING JUNE 30, 1989

6 Reporting
Figures In Thousands

INCOME	
Interest on Loans	35,212
Loan Fees and Service Charges	1,380
Loan Servicing Fees	1,759
Other Operating Income	781
TOTAL OPERATING INCOME	39,132
Non-Operating Income	3,368
TOTAL INCOME	42,500
EXPENSES	
General and Administrative Expenses	11,035
Dividend Interest Expenses:	
Interest on Savings Accounts	21,425
Advance Payments by Borrowers For Taxes and Insurance	0
FHLB Advances Expense	5,635
Interest on Subordinated Debentures	0
Interest on Mortgage Backed Bonds	0
Interest on Other Borrowed Money	3,572
TOTAL INTEREST EXPENSE	30,632
Non-Operating Expenses	3,723
Income Taxes	505
TOTAL EXPENSES	45,895
NET INCOME (or Loss)	(3,395)

STATE CHARTERED SAVINGS/BUILDING AND LOANS ASSOCIATIONS
AND ONE FOREIGN STATE CHARTERED SAVINGS AND LOAN
December 31, 1988

6 Reporting Figures in Thousands	TOTAL STATE SAVINGS & LOAN ASSNS.	HERITAGE SAVINGS AND LOAN	HOME SAVINGS BANK	LOGAN SAVINGS AND LOAN
Cash and Due from Depository Institutions	19,430	109	368	0
Investment Securities	121,906	28,103	534	11,832
Net Mortgage Loans and Contracts (less: accrued interest)	532,949	87,320	11,892	45,755
Net Nonmortgage Loans and Contracts (less: accrued interest)	33,933	204	39	2,256
Premises, Furniture, Fixtures and Leasehold Improvements	16,930	602	558	2,487
Investment in Affiliate(s)	35,042	4,774	1	1,810
Accrued Interest Receivable	7,382	1,120	82	654
Real Estate Owned	11,671	325	1,540	170
Real Estate Investments	20,893	0	0	0
Other Assets	35,389	3,107	993	808
TOTAL ASSETS	835,525	125,664	16,007	65,772
LIABILITIES				
Deposits	586,062	74,884	11,336	51,634
FHLB Advances	113,185	27,500	3,485	7,000
Other Borrowed Money and Subordinated Debentures not Qualifying for Net Worth	73,249	15,034	102	3,606
Mortgage-Backed Bonds	0	0	0	0
Advance Payments by Borrowers	2,369	123	258	200
Other Liabilities	14,061	2,303	381	335
TOTAL LIABILITIES	788,926	119,844	15,562	62,775
REGULATORY NET WORTH				
Capital Stock	4,243	400	650	0
Paid-in Surplus	8,555	3,673	1,358	0
Qualifying Mutual Capital Certificates	0	0	0	0
Income Capital/Net Worth Certificates	0	0	0	0
Qualifying Subordinated Debentures	0	0	0	0
Appraised Equity Capital	0	0	0	0
Reserves, Undivided Profits, and Net Worth	33,801	1,747	(1,563)	2,997
TOTAL REGULATORY NET WORTH	46,599	5,820	445	2,997
TOTAL LIABILITIES AND REGULATORY NET WORTH	835,525	125,664	16,007	65,772

STATE CHARTERED SAVINGS/BUILDING AND LOANS ASSOCIATIONS
AND ONE FOREIGN STATE CHARTERED SAVINGS AND LOAN
December 31, 1988

6 Reporting Figures in Thousands	PAYSON BUILDING AND LOAN	UNITED SAVINGS BANK	WILLIAMSBURG SAVINGS BANK	WESTERN SAVINGS OF ARIZONA
Cash and Due from Depository Institutions	5	10,476	8,472	132,880
Investment Securities	24	13,439	67,974	915,668
Net Mortgage Loans and Contracts (less: accrued interest)	131	131,890	255,961	2,398,608
Net Nonmortgage Loans and Contracts (less: accrued interest)	0	23,737	7,697	822,062
Premises, Furniture, Fixtures and Leasehold Improvements	0	2,738	10,545	231,298
Investment in Affiliate(s)	0	24,935	3,522	200,242
Accrued Interest Receivable	0	751	4,775	82,544
Real Estate Owned	0	7,401	2,235	209,476
Real Estate Investments	0	19,752	1,141	409,453
Other Assets	0	8,239	22,233	191,851
TOTAL ASSETS	169	243,358	384,555	5,594,082
LIABILITIES				
Deposits	118	171,542	276,548	4,166,585
FHLB Advances	0	29,000	46,200	525,000
Other Borrowed Money and Subordinated Debentures not Qualifying for Net Worth	0	7,699	46,808	711,039
Mortgage-Backed Bonds	0	0	0	0
Advance Payments by Borrowers	0	1,110	678	9,796
Other Liabilities	0	7,169	3,873	147,931
TOTAL LIABILITIES	118	216,520	374,107	5,560,351
REGULATORY NET WORTH				
Capital Stock	0	236	2,957	68,306
Paid-in Surplus	0	150	3,374	0
Qualifying Mutual Capital Certificates	0	0	0	0
Income Capital/Net Worth Certificates	0	0	0	0
Qualifying Subordinated Debentures	0	0	0	0
Appraised Equity Capital	0	0	0	0
Reserves, Undivided Profits, and Net Worth	51	26,452	4,117	(153,383)
TOTAL REGULATORY NET WORTH	51	26,838	10,448	33,731
TOTAL LIABILITIES AND REGULATORY NET WORTH	169	243,358	384,555	5,594,082

FEDERALLY CHARTERED SAVINGS AND LOAN ASSOCIATIONS
December 31, 1988

8 Reporting Figures in Thousands	TOTAL FEDERAL SAVINGS & LOAN ASSNS.	AMERICAN SAVINGS, A FS&L ASSN	CROSSLAND SAVINGS,A FSB	* DESERET FEDERAL SAVINGS AND LOAN	FIRST FEDERAL S & L OF SL
Cash and Due from Depository Institutions	95,494	40,742	43,446	0	2,470
Investment Securities	671,893	104,800	268,813	0	23,693
Net Mortgage Loans and Contracts (less: accrued interest)	4,827,982	1,557,759	2,217,162	0	208,791
Net Nonmortgage Loans and Contracts (less: accrued interest)	254,669	141,092	75,634	0	10,640
Premises, Furniture, Fixtures and Leasehold Improvements	61,599	22,828	37,874	0	7,135
Investment in Affiliate(s)	66,052	1,868	37,982	0	1,230
Accrued Interest Receivable	67,107	19,053	34,065	0	2,575
Real Estate Owned	80,417	45,702	14,719	0	1,641
Real Estate Investments	44,075	32,635	8,136	0	2,460
Other Assets	467,352	215,818	199,248	0	3,873
TOTAL ASSETS	6,656,640	2,182,297	2,937,079	0	264,508
LIABILITIES					
Deposits	3,851,819	1,383,297	1,537,891	0	182,996
FHLB Advances	1,200,300	575,400	327,250	0	43,500
Other Borrowed Money and Subordinated Debentures not Qualifying for Net Worth	1,192,198	192,641	733,611	0	20,519
Mortgage-Backed Bonds	32,332	32,332	0	0	0
Advance Payments by Borrowers	11,087	6,360	393	0	1,162
Other Liabilities	89,292	18,539	56,308	0	2,556
TOTAL LIABILITIES	6,377,028	2,208,569	2,655,453	0	250,733
REGULATORY NET WORTH					
Capital Stock	2,766	1,596	20	0	1,150
Paid-in Surplus	511,466	178,414	314,714	0	5,241
Qualifying Mutual Capital Certificates	0	0	0	0	0
Income Capital/Net Worth Certificates	0	0	0	0	0
Qualifying Subordinated Debentures	4,110	0	4,110	0	0
Appraised Equity Capital	1,635	1,635	0	0	0
Reserves, Undivided Profits, and Net Worth	(240,365)	(207,917)	(37,218)	0	7,384
TOTAL REGULATORY NET WORTH	279,612	(26,272)	281,626	0	13,775
TOTAL LIABILITIES AND REGULATORY NET WORTH	6,656,640	2,182,297	2,937,079	0	264,508

* Figures not available

FEDERALLY CHARTERED SAVINGS AND LOAN ASSOCIATIONS

December 31, 1988

8 Reporting Figures in Thousands	MOUNTAINWEST SAVINGS AND LOAN	FIRSTFED AMERICA, A FSB	OGDEN FIRST FEDERAL SAVINGS AND LOAN	OLYMPUS BANK, A FSB
Cash and Due from Depository Institutions	3,595	1,071	1,762	2,408
Investment Securities	13,813	3,883	5,879	251,012
Net Mortgage Loans and Contracts (less: accrued interest)	180,879	25,130	138,750	499,511
Net Nonmortgage Loans and Contracts (less: accrued interest)	3,360	5,248	863	17,832
Premises, Furniture, Fixtures and Leasehold Improvements	4,487	848	1,517	6,910
Investment in Affiliate(s)	15,802	144	699	8,327
Accrued Interest Receivable	2,727	334	1,303	7,050
Real Estate Owned	10,167	480	3,842	3,866
Real Estate Investments	0	0	844	0
Other Assets	16,847	1,292	3,646	26,628
TOTAL ASSETS	251,677	38,430	159,105	823,544
LIABILITIES				
Deposits	225,782	30,228	113,167	378,458
FHLB Advances	52,850	5,000	34,500	161,800
Other Borrowed Money and Subordinated Debentures not Qualifying for Net Worth	992	444	2,666	241,325
Mortgage-Backed Bonds	0	0	0	0
Advance Payments by Borrowers	806	75	808	1,483
Other Liabilities	2,945	240	1,245	7,459
TOTAL LIABILITIES	283,375	35,987	152,386	790,525
REGULATORY NET WORTH				
Capital Stock	0	0	0	0
Paid-in Surplus	0	2,400	0	10,697
Qualifying Mutual Capital Certificates	0	0	0	0
Income Capital/Net Worth Certificates	0	0	0	0
Qualifying Subordinated Debentures	0	0	0	0
Appraised Equity Capital	0	0	0	0
Reserves, Undivided Profits, and Net Worth	(31,698)	43	6,719	22,322
TOTAL REGULATORY NET WORTH	(31,698)	2,443	6,719	33,019
TOTAL LIABILITIES AND REGULATORY NET WORTH	251,677	38,430	159,105	823,544

FEDERALLY CHARTERED FOREIGN SAVINGS AND LOAN ASSOCIATIONS
December 31, 1988

3 Reporting Figures in Thousands	AMERICITY FEDERAL SAVINGS BANK	BENJAMIN FRANKLIN SAVINGS AND LOAN	* SANDIA FEDERAL SAVINGS AND LOAN
Cash and Due from Depository Institutions	71	92,999	0
Investment Securities	72,644	1,005,031	0
Net Mortgage Loans and Contracts (less: accrued interest)	201,429	3,577,084	0
Net Nonmortgage Loans and Contracts (less: accrued interest)	8,301	212,036	0
Premises, Furniture, Fixtures and Leasehold Improvements	1,636	27,719	0
Investment in Affiliate(s)	3,334	81,912	0
Accrued Interest Receivable	9,026	54,733	0
Real Estate Owned	125,817	22,961	0
Real Estate Investments	7,681	78	0
Other Assets	27,488	430,635	0
TOTAL ASSETS	457,427	5,505,188	0
LIABILITIES			
Deposits	332,937	3,252,732	0
FHLB Advances	85,453	1,286,125	0
Other Borrowed Money and Subordinated Debentures not Qualifying for Net Worth	26,458	658,576	0
Mortgage-Backed Bonds	0	0	0
Advance Payments by Borrowers	0	7,817	0
Other Liabilities	347	49,347	0
TOTAL LIABILITIES	445,195	5,254,597	0
REGULATORY NET WORTH			
Capital Stock	83	7,705	0
Paid-in Surplus	11,382	38,019	0
Qualifying Mutual Capital Certificates	0	0	0
Income Capital/Net Worth Certificates	0	0	0
Qualifying Subordinated Debentures	0	0	0
Appraised Equity Capital	0	520	0
Reserves, Undivided Profits, and Net Worth	767	204,347	0
TOTAL REGULATORY NET WORTH	12,232	250,591	0
TOTAL LIABILITIES AND REGULATORY NET WORTH	457,427	5,505,186	0

* Figures not available

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED SAVINGS/BUILDINGS AND LOAN ASSOCIATIONS
FOR THE TWELVE MONTH PERIOD ENDING DECEMBER 31, 1988

6 Reporting
Figures In Thousands

INCOME	
Interest on Loans	50,577
Loan Fees and Service Charges	4,987
Loan Servicing Fees	3,386
Other Operating Income	7,650
TOTAL OPERATING INCOME	66,600
Non-Operating Income	4,416
TOTAL INCOME	71,016
EXPENSES	
General and Administrative Expenses	23,751
Dividend Interest Expenses:	
Interest on Savings Accounts	41,420
Advance Payments by Borrowers For Taxes and Insurance	0
FHLB Advances Expense	9,044
Interest on Subordinated Debentures	299
Interest on Mortgage Backed Bonds	0
Interest on Other Borrowed Money	4,047
TOTAL INTEREST EXPENSE	54,810
Non-Operating Expenses	3,326
Income Taxes	(893)
TOTAL EXPENSES	80,994
NET INCOME (or Loss)	(9,978)

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INDUSTRIAL LOAN CORPORATIONS

INDUSTRIAL LOAN CORPORATIONS

June 30, 1989

Name of Corporation/Address	City/Zip	Organized	President	Secretary
American Investment Financial 820 East 9400 South	Sandy 84070	1979	K. Eric Gardner	John M. Taggart
Basin Loans, Inc. 74 East Main	Vernal 84078	1948	Brent A. Feltch	Stanley Anderson
Commercial Credit Plan, Inc. 230 East 6400 South	Murray 84107	1976	John B. Duvall III	A. K. McClung, Jr.
Dreyfus Thrift & Commerce Co. #5 Triad, Suite 470	Salt Lake 84180	1988	Phillip L. Toia	Alan M. Eisner
Fidelity U.S. Depository Co. 175 East 400 South Suite 320	Salt Lake 84101	1988	John R. Towers	Kenneth J. McDonald
GMAC Capital Corporation 4001 So. 700 East, Suite 380	Salt Lake 84107	1989	Ralph J. Hall	F. Jean Rowan
Governor Financial Company 529 East So. Temple	Salt Lake 84102	1980	K. Eric Gardner	John M. Taggart
Great Western Thrift and Loan 81 West 3300 South	Salt Lake 84115	1975	Wayne L. Evans	J. Valdes-Cugat
Home Credit Financial 1455 East 2100 South	Salt Lake 84105	1979	John G. Sorensen	Elaine J. Sorensen
IDS Deposit Corp. 6985 Union Park Center, Suite 450	Midvale 84047	1989	Peter A. Lefferts	Curtis B. Ellis
ILC Corporation 2315 South 2700 West	Salt Lake 84184	1989	Ron K. Glover	Stephen P. Norman
Liberty Financial Corporation 326 South 500 East	Salt Lake 84102	1956	Ray Phillips	Wayne Evans
Merrill Lynch National Financial 60 E. South Temple, Suite 630	Salt Lake 84110	1988	Helen L. Duffin	Anthony J. Busacca, Jr.
Peoples 1st Thrift 2129 South 700 East	Salt Lake 84106	1984	John J. Bolger	William Rotzien

INDUSTRIAL LOAN CORPORATIONS

June 30, 1989

Name of Corporation/Address	City/Zip	Organized	President	Secretary
St. George Finance, dba St. George Thrift & Loan 10 North 400 East	St. George 84770	1977	Richard J. Ball	David Clove
USAA Financial Services Association 2060 East 2100 South	Salt Lake 84109	1988	Kenneth H. Petersen	Jack M. Antonini
Utah Financial Services dba Utah Financial Thrift and Loan 4626 Highland Dr	Holladay 84117	1978	John C. Jarman	June Van Cott
Valley Loan Corporation 4748 South Redwood Road	Salt Lake 84107	1957	Robert I. Bowles	Wayne C. Player

BRANCHES OF

EIGHTEEN INDUSTRIAL LOAN CORPORATIONS

EIGHT BRANCHES

June 30, 1989

Name of Industrial Loan Branch	City	County
American Investment Financial	Salt Lake	Salt Lake
Basin Loans, Inc.	Vernal	Uintah
Commercial Credit Plan, Inc.	Murray	Salt Lake
Ogden	Ogden	Weber
Dreyfus Thrift & Commerce Co.	Salt Lake City	Salt Lake
Fidelity U.S. Depository Co.	Salt Lake City	Salt Lake
GMAC Capital Corporation	Salt Lake City	Salt Lake
Governor Financial Company	Salt Lake City	Salt Lake
Great Western Thrift and Loan	Salt Lake City	Salt Lake
Holladay	Holladay	Salt Lake
Ogden	Ogden	Weber
Home Credit Financial	Salt Lake City	Salt Lake
IDS Deposit Corp.	Salt Lake City	Salt Lake
ILC Corporation	Salt Lake City	Salt Lake
Liberty Financial Corporation	Salt Lake City	Salt Lake
Merrill Lynch National Financial	Salt Lake City	Salt Lake
Peoples 1st Thrift	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake
Ogden	Ogden	Weber
Provo	Provo	Utah
Riverdale	Ogden	Weber
Salt Lake	Salt Lake City	Salt Lake
St. George Finance, dba St. George Thrift & Loan	St. George	Washington
USAA Financial Services Association	Salt Lake City	Salt Lake
Utah Financial Services dba Utah Financial Thrift and Loan	Holladay	Salt Lake
Valley Loan Corporation	Salt Lake City	Salt Lake

CHANGES IN INDUSTRIAL LOAN CORPORATIONS

INDUSTRIAL LOANS AND BRANCHES:	June 30, 1988	June 30, 1989
Industrial Loans	13	18
Branches	18	8
Branches approved but not opened	0	0
Charters operative but not used	9	3

Branches Closed:	Location	Date
Commercial Credit Plan, Inc.	Downtown	07-31-88
	Orem	01-31-89
	Sandy	01-31-89
	Valley Fair Mall	01-31-89
Peoples 1st Thrift	West Valley City	11-14-88

Charters Operative But Not Used: Thrift	Purchased By	Date
Capitol Thrift & Loan	Americity Federal Savings Bank	10-07-87
Charter Thrift & Loan	First Deposit Bank	05-05-87
Foothill Financial	Oliver Financial	12-05-87

Obtained FDIC Insurance:	
Dreyfus Thrift & Commerce Co.	08-81-88
Fidelity U.S. Depository Co.	07-01-88
GMAC Capital Corporation	01-30-89
IDS Deposit Corp.	01-03-89
ILC Corporation	03-20-89
Merrill Lynch National Financial	10-31-88

Purchase and Assumption:	
The assets and liabilities of First Security Financial were assumed by affiliates of First Security Financial and subsidiaries of First Security Corporation.	05-26-89

FIVE INDUSTRIAL LOAN CORPORATIONS
IN LIQUIDATION

June 30, 1989

Name of Corporation	City	Date of Possession	Percentage of Deposits Returned to Depositors
Charter Thrift and Loan Grant Thornton, Receiver/Liquidator	Bountiful	12/22/86	* 80%
Commerce Financial, dba Commerce First Thrift Lawrence H. Miller, Receiver/Liquidator	Salt Lake	12/22/86	* 80%
Copper State Thrift and Loan Grant Thornton, Receiver/Liquidator	Salt Lake	12/22/86	* 80%
USA Financial Corp., dba Interlake Thrift Grant Thornton, Receiver/Liquidator	Salt Lake	8/29/86	* 80%
Western Heritage Thrift and Loan Grant Thornton, Receiver/Liquidator	Salt Lake	9/22/86	* 80%

* A class action suit, "Plumb et al. v. State of Utah et al.", Third District Court, State of Utah, No. C-87-4879 was settled in November of 1988 after the legislature passed and the Governor signed legislation to provide financial assistance to depositors of the companies in liquidation. Settlement funds totaling $44 million came from the following sources: $10 million from the State of Utah's General Fund, $15 million from the State of Utah's General Fund in exchange for a share in the liquidation proceeds, and $19 million from the State's insurance carriers. The distribution of the funds occurred on December 20, 1988. Funds were distributed to depositors on a pro rata basis with the result that all depositors of the liquidating thrifts have now received the same percentage of their July 31, 1986 account balances. The exact percentage of total distribution to date has not yet been reported by the distribution agent for the depositors, but is believed to be more than 80%

FIVE INDUSTRIAL LOAN CORPORATIONS

IN LIQUIDATION

STATEMENT OF CONDITION

June 30, 1989

Figures in Thousands

ASSETS

Name of Corporation	Cash	Net Receivables	Other Investments	Real Estate Owned	Other Assets	Total Assets
Charter Thrift & Loan	567	510	3	409	1	1,490
Commerce Financial	3	6,855	2,226	1,419	44	10,547
Copper State Thrift & Loan	1,251	1,127	39	1,498	11	3,926
USA Financial Corp. dba Interlake Thrift	1,707	2,783	47	2,029	348	6,914
Western Heritage Thrift & Loan	2,389	1,256	39	235	109	4,028
TOTALS	5,917	12,531	2,354	5,590	513	26,905

LIABILITIES

Name of Corporation	Thrift Certificates	Notes Payables	Other Liabilities	Equity	Liabilities And Capital
Charter Thrift & Loan	3,292	1,259	297	(3,358)	1,490
Commerce Financial	16,924	1,882	120	(8,379)	10,547
Copper State Thrift & Loan	6,583	3,122	181	(5,960)	3,926
USA Financial Corp. dba Interlake Thrift	9,093	2,452	306	(4,937)	6,914
Western Heritage Thrift & Loan	3,949	1,507	160	(1,588)	4,028
TOTALS	39,841	10,222	1,064	(24,222)	26,905

STATE CHARTERED INDUSTRIAL LOAN COMPANIES
June 30, 1989

18 Reporting Figures in Thousands	TOTAL INDUSTRIAL LOAN CORPS	AMERICAN INVESTMENT FINANCIAL	BASIN LOANS, INC	COMMERCIAL CREDIT PLAN, INC.	DREYFUS THRIFT & COMMERCE	FIDELITY U.S. DEPOSITORY COMPANY	GMAC CAPITAL CORPORATION	GOVERNOR FINANCIAL COMPANY	GREAT WESTERN T & L	HOME CREDIT FINANCIAL	IDS DEPOSIT CORP.
ASSETS											
Cash and Due	27,118	7,483	114	10	5	7	909	1,155	1,844	917	2,762
Securities	48,190	310	0		2,948	1,603	12,461	0	0	373	0
Federal Funds Sold	86,587	3,090	0		107	0	0	3,640	0	0	1,000
Receivables (Net of Unearned)	523,635	6,745	838	24,767	0	20	0	15,322	26,275	7,111	41,027
Allowance for Losses	28,091	200	25	853	0	0	0	207	276	92	958
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0	0
Premises & Fixed Assets	3,543	81	6	0	53	12	178	34	108	312	463
Other Real Estate Owned	1,850	0	35	451	0	0	0	400	554	220	0
Investments in Unconsolidated Subs.	0	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0	0
Intangible Assets	901	146	0	0	172	0	49	0	0	0	0
Other Assets	14,858	191	21	623	0	0	106	384	406	146	289
TOTAL ASSETS	678,591	17,846	989	24,998	3,285	1,642	13,703	20,728	28,911	8,987	44,583
LIABILITIES											
Deposits	187,658	13,734	621	0	14	4	6,696	13,810	17,577	7,720	24,033
Federal Funds Purchased	0	0	0	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	0	0	0	0	0	0	0	0	0
Other Borrowed Money	42,689	1,891	0	23,547	0	0	0	0	7,295	0	9,000
Mortgage Indebtedness	644	0	0	0	0	0	0	273	0	231	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	295,696	0	0	0	0	0	0	8	0	0	0
Other Liabilities	9,896	847	8	45	41	80	129	448	960	238	1,594
TOTAL LIABILITIES	536,583	16,472	629	23,592	55	84	6,825	14,531	25,832	8,189	34,627
EQUITY CAPITAL											
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0	0	0
Common Stock	12,717	8	50	110	1,000	875	200	5,800	1,583	500	1
Surplus	113,070	1,642	250	2,050	2,282	525	(122)	200	355	153	10,665
Undivided Profits	16,221	(276)	60	(754)	(52)	158	6,800	197	1,141	145	(710)
TOTAL EQUITY CAPITAL	142,008	1,374	360	1,406	3,230	1,558	6,878	6,197	3,079	798	9,956
TOTAL LIABILITIES & EQUITY	678,591	17,846	989	24,998	3,285	1,642	13,703	20,728	28,911	8,987	44,583

STATE CHARTERED INDUSTRIAL LOAN COMPANIES
June 30, 1989

18 Reporting Figures in Thousands	ILC CORPORATION	LIBERTY FINANCIAL CORP	MERRILL LYNCH NAT'L FINANCIAL	PEOPLES 1ST THRIFT	ST. GEORGE THRIFT & LOAN	USAA FINANCIAL SERVICES	UTAH FINANCIAL SERVICES	VALLEY LOAN CORPORATION
ASSETS								
Cash and Due	0	255	643	1,966	364	561	7,813	310
Securities	5,242	173	0	0	480	24,425	0	175
Federal Funds Sold	0	0	78,750	0	0	0	0	0
Receivables (Net of Unearned)	97	2,010	13,448	358,549	2,053	22,213	2,927	233
Allowance for Losses	1	235	0	24,578	10	421	235	0
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0
Premises & Fixed Assets	0	21	30	2,025	6	211	3	0
Other Real Estate Owned	0	125	0	33	12	0	20	0
Investments in Unconsolidated Subs.	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0
Intangible Assets	31	0	0	459	0	44	0	0
Other Assets	810	39	2,538	8,743	50	458	54	0
TOTAL ASSETS	6,179	2,388	95,409	347,197	2,955	47,491	10,582	718
LIABILITIES								
Deposits	0	1,067	58,923	17,727	2,469	13,560	9,703	0
Federal Funds Purchased	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	0	0	0	0	0	0
Other Borrowed Money	0	60	273	0	0	213	0	410
Mortgage Indebtedness	0	131	0	0	9	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	39	0	295,657	0	0	0	0
Other Liabilities	221	114	1,095	2,841	26	994	215	0
TOTAL LIABILITIES	221	1,411	60,291	316,225	2,504	14,767	9,918	410
EQUITY CAPITAL								
Perpetual Preferred Stock	0	0	0	0	0	0	0	0
Common Stock	200	192	1,000	271	499	1	276	151
Surplus	5,330	463	34,000	22,941	0	32,050	286	0
Undivided Profits	428	322	118	7,760	(48)	673	102	157
TOTAL EQUITY CAPITAL	5,958	977	35,118	30,972	451	32,724	664	308
TOTAL LIABILITIES & EQUITY	6,179	2,388	95,409	347,197	2,955	47,491	10,582	718

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED INDUSTRIAL LOAN COMPANIES
FOR THE SIX MONTH PERIOD ENDING JUNE 30, 1989

18 Reporting
Figures in Thousands

INTEREST INCOME	
Interest & Fee Income on Loans	8,360
Real Estate Loans	1,002
Installment Loans	141
Credit Cards	37,822
Commercial	1,495
Leasing	57
Interest on Balances Due	812
Securities	1,848
Interest on Assets in Trading Accounts	0
Interest on Federal Funds	1,297
TOTAL INTEREST INCOME	52,834
INTEREST EXPENSE	
Transaction Accounts	7
Money Market Accounts	307
Other Savings Accounts	167
Time CD's Greater Than $100,000	1,928
All Other Time CD's	3,215
Federal Funds Purchased	55
Demand Notes to U.S. Treasury	2,305
Interest on Mortgages	31
Notes & Debentures	13,780
TOTAL INTEREST EXPENSE	21,795
NET INTEREST INCOME	31,039
Provision for Loan Loss	14,994
NONINTEREST INCOME	
Fiduciary Accounts	0
Service Charges	22
Fees on Trading Accounts	0
Other	1,118
TOTAL NONINTEREST INCOME	1,140
Gains (Losses) on Securities	0
NONINTEREST EXPENSE	
Salaries & Employee Benefits	3,920
Premises & Fixed Assets	908
Other	7,989
TOTAL NONINTEREST EXPENSE	12,817
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	4,368
Applicable Income Taxes	2,228
Extraordinary Items (Net of Taxes)	0
NET INCOME	2,140

STATE CHARTERED INDUSTRIAL LOAN COMPANIES
December 31, 1988

15 Reporting Figures in Thousands	TOTAL INDUSTRIAL LOAN CORPS	AMERICAN INVESTMENT FINANCIAL	BASIN LOANS, INC.	COMMERCIAL CREDIT PLAN, INC.	DREYFUS THRIFT & COMMERCE	FIDELITY U.S. DEPOSITORY COMPANY	FIRST SECURITY FINANCIAL	GOVERNOR FINANCIAL COMPANY	GREAT WESTERN T & L	HOME CREDIT FINANCIAL	LIBERTY FINANCIAL CORP
ASSETS											
Cash and Due	34,751	3,981	151	10	7	25	21,101	313	1,242	929	391
Securities	28,986	561	0	0	2,963	0	78	0	0	375	198
Federal Funds Sold	7,556	835	0	0	101	1,520	2,700	2,400	0	0	0
Receivables (Net of Unearned)	521,864	4,658	820	28,235	0	18	55,699	13,952	25,104	6,807	1,904
Allowance for Losses	28,449	167	25	954	0	0	1,258	154	252	93	213
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0	0
Premises & Fixed Assets	4,298	90	2	0	56	14	1,467	44	121	314	26
Other Real Estate Owned	2,468	52	35	270	0	0	1,268	0	505	158	114
Investments in Unconsolidated Subs.	0	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0	0
Intangible Assets	866	155	0	0	178	0	0	0	0	0	0
Other Assets	11,736	153	29	737	2	4	1,791	239	398	162	31
TOTAL ASSETS	584,076	10,318	1,012	28,298	3,307	1,581	82,846	16,794	27,118	8,652	2,451
LIABILITIES											
Deposits	157,201	8,969	648	0	19	4	73,318	10,103	17,164	7,315	1,184
Federal Funds Purchased	0	0	0	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	0	0	0	0	0	0	0	0	0
Other Borrowed Money	33,421	0	0	26,554	0	0	0	0	5,995	100	59
Mortgage Indebtedness	876	0	0	0	0	0	545	0	0	185	137
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	295,787	0	0	0	0	0	0	0	0	0	39
Other Liabilities	6,951	406	7	44	49	48	914	429	855	255	84
TOTAL LIABILITIES	494,236	9,375	655	26,598	68	52	74,777	10,532	24,014	7,855	1,503
EQUITY CAPITAL											
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0	0	0
Common Stock	12,598	8	50	110	1,000	875	1,300	5,800	1,583	500	175
Surplus	63,937	1,092	250	2,050	2,282	525	1,300	200	355	143	463
Undivided Profits	13,305	(157)	57	(460)	(43)	129	5,469	262	1,166	154	310
TOTAL EQUITY CAPITAL	89,840	943	357	1,700	3,239	1,529	8,069	6,262	3,104	797	948
TOTAL LIABILITIES & EQUITY	584,076	10,318	1,012	28,298	3,307	1,581	82,846	16,794	27,118	8,652	2,451

STATE CHARTERED INDUSTRIAL LOAN COMPANIES
December 31, 1988

15 Reporting Figures in Thousands	PEOPLES 1ST THRIFT	ST. GEORGE THRIFT & LOAN	USAA FINANCIAL SERVICES	UTAH FINANCIAL SERVICES	VALLEY LOAN CORPORATION
ASSETS					
Cash and Due	3,229	181	321	2,581	289
Securities	0	485	24,144	0	182
Federal Funds Sold	0	0	0	0	0
Receivables (Net of Unearned)	364,139	1,861	14,902	3,489	276
Allowance for Losses	24,913	11	211	198	0
Assets Held in Trading Accounts	0	0	0	0	0
Premises & Fixed Assets	1,921	6	236	0	1
Other Real Estate Owned	54	12	0	0	0
Investments in Unconsolidated Subs.	0	0	0	0	0
Customers' Liability	0	0	0	0	0
Intangible Assets	486	0	47	0	0
Other Assets	7,867	31	280	12	0
TOTAL ASSETS	352,783	2,565	39,719	5,884	748
LIABILITIES					
Deposits	24,366	2,058	6,987	5,066	0
Federal Funds Purchased	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	0	0	0
Other Borrowed Money	0	0	273	0	440
Mortgage Indebtedness	0	9	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0
Notes and Subordinated Debentures	295,748	0	0	0	0
Other Liabilities	3,275	23	391	163	8
TOTAL LIABILITIES	323,389	2,090	7,651	5,229	448
EQUITY CAPITAL					
Perpetual Preferred Stock	0	0	0	0	0
Common Stock	271	499	1	276	150
Surplus	22,941	0	32,050	286	0
Undivided Profits	6,182	(24)	17	93	150
TOTAL EQUITY CAPITAL	29,394	475	32,068	655	300
TOTAL LIABILITIES & EQUITY	352,783	2,565	39,719	5,884	748

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED INDUSTRIAL LOAN COMPANIES
FOR THE TWELVE MONTH PERIOD ENDING DECEMBER 31, 1988

15 Reporting
Figures In Thousands

INTEREST INCOME	
Interest & Fee Income on Loans	11,457
Real Estate Loans	2,700
Installment Loans	5,897
Credit Cards	70,976
Commercial	498
Leasing	1,998
Interest on Balances Due	2,099
Securities	1,280
Interest on Assets in Trading Accounts	36
Interest on Federal Funds	1,153
TOTAL INTEREST INCOME	98,094
INTEREST EXPENSE	
Transaction Accounts	6
Money Market Accounts	1,550
Other Savings Accounts	318
Time CD's Greater Than $100,000	1,471
All Other Time CD's	7,820
Demand Notes to U.S. Treasury	2,932
Interest on Mortgages	103
Notes & Debentures	25,718
TOTAL INTEREST EXPENSE	39,918
NET INTEREST INCOME	58,176
Provision for Loan Loss	31,415
NONINTEREST INCOME	
Fiduciary Accounts	0
Service Charges	2
Fees on Trading Accounts	0
Other	565
TOTAL NONINTEREST INCOME	567
Gains (Losses) on Securities	56
NONINTEREST EXPENSE	
Salaries & Employee Benefits	6,172
Premises & Fixed Assets	1,684
Other	13,203
TOTAL NONINTEREST EXPENSE	21,059
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	6,325
Applicable Income Taxes	2,942
Extraordinary Items (Net of Taxes)	9
NET INCOME	3,392

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CREDIT UNIONS

STATE CHARTERED CREDIT UNIONS

June 30, 1989

Name of Credit Union/Address	City/Zip	Organized	President
A. F. Hospital Credit Union 170 North 1100 East	American Fork 84003-9787	1964	Kimberly A. Davidson
Acorn Credit Union P. O. Box 25012	Salt Lake City 84125-0012	1940	Jan DeLuca
Alpine Credit Union P. O. Box 217	Orem 84057	1955	Jay L. Stokes
AMCOR Employees Credit Union 2255 South 2700 West	Ogden 84401	1959	Craig A. Phillips
America First Credit Union P. O. Box 9199	Ogden 84409	1939	James J. Dawson
American Paper Employees Credit Union P.O. Box 30038	Salt Lake City 84125	1959	Ted H. Weese
Associated Credit Union P.O. Box 30430	Salt Lake City 84130-0430	1954	M. Ben West
Bailey, Inc. Employees Credit Union 1488 South State St	Salt Lake City 84115	1963	Weldon J. Richman
Balance Rock Credit Union P. O. Box 120	Helper 84526-0120	1937	Lorene A. Smith
Beehive State Employees Credit Union 1467 South Main	Salt Lake City 84115	1954	Walter J. Wickens
Big Valley Credit Union 16968 So. 1400 West	Bluffdale 84065	1978	Violet Jenson
Blue Cross-Blue Shield Employees Credit Union P.O. Box 30270	Salt Lake City 84130	1961	Susan Bushman
Bonneville First Credit Union 390 South Main	Bountiful 84010	1964	Gary Hooper
Buehner Employees Credit Union 5200 South Main	Murray 84107	1963	Michio Sugiyama
Carbon Credit Union P. O. Box 719	Price 84501-0719	1968	Richard A. Bracken
Catholic Community Credit Union 1380 West Indiana Avenue	Salt Lake City 84104-2755	1980	Joe Zvonek

STATE CHARTERED CREDIT UNIONS

June 30, 1989

Name of Credit Union/Address	City/Zip	Organized	President
Cedar Credit Union P. O. Box 862	Cedar City 84720	1959	Rex Michie
Chevron-West Credit Union P. O. Box 25117	Salt Lake City 84125-0117	1950	Douglas G. Gurr
Coca-Cola Employees Credit Union P. O. Box 1647	Salt Lake City 84110	1964	Charles E. Wimmer
Columbia Iron Mine Employess Credit Union P. O. Box 721	Cedar City 84720	1944	Grant C. Seegmiller
Corporate Central Credit Union P.O. Box 27433	Salt Lake City 84127	1978	Wayne F. Barnes
Cottonwood Hosp. Credit Union 6007 South 300 East	Murray 84107	1963	Judith W. Meyers
Credit Union One P. O. Box 65775	Salt Lake City 84165	1974	Grant Behrmann
Cummins Diesel Employees Credit Union 1787 East Plata Way	Sandy 84092	1955	Gayla T. Petty
Cyprus Credit Union 3505 South 8400 West	Magna 84044	1935	Sandra J. DeLuca
Davis Credit Union 56 East 200 North	Kaysville 84037-1953	1957	Kathryn C. Thurgood
Davis Schools Credit Union 225 South 200 West	Farmington 84025	1956	Neale C. Davis
Deseret First Credit Union 147 North 200 West	Salt Lake City 84103-1596	1955	N. Keith Carroll
Deseret News Employees Credit Union P.O. Box 26042	Salt Lake City 84126-0092	1946	Charles E. Wimmer
Diamond Credit Union P. O. Box 15065	Salt Lake City 84115-0065	1957	Robert W. Budd
East Bay Credit Union P. O. Box 25	Provo 84603	1943	Larry E. Gardner
EIMAC Salt Lake Employees Credit Union 1678 So. Pioneer Road	Salt Lake City 84104	1980	Mary Ann Sparenberg

STATE CHARTERED CREDIT UNIONS

June 30, 1989

Name of Credit Union/Address	City/Zip	Organized	President
Employees of Granite Mill & Fixture Co. Credit Union P.O. Box 16086	Salt Lake City 84116	1954	Ken Rasmussen
Employees of Quality Linen Credit Union 1024 South 200 West	Salt Lake City 84101-3003	1965	Ralph Bahr
Employment Security Employees Credit Union P.O. Box 11249	Salt Lake City 84147	1940	Klare S. Oliver
EMSCO Credit Union 4376 South 3035 East	Salt Lake City 84124	1955	Susan Mott
Exchange Credit Union P.O. Box 11364	Salt Lake City 84147-0364	1952	Carol J. Anderson
Fur Breeders Agricultural Co-op Credit Union 8700 South 700 West	Midvale 84070	1965	Kathy Avery
Galigher Employees Credit Union 830 South 500 West	Salt Lake City 84101	1953	Anita F. White
Garfield Credit Union 9024 West 2700 South	Magna 84044-1002	1950	Gerald Hepper
Goldenwest Credit Union 147 - 26th Street	Ogden 84401	1966	Monte M. Call
Grand County Credit Union P.O. Box 1047	Moab 84532	1957	Judith A. Pierce
Granite District Credit Union 441 East 3900 South	Salt Lake City 84107	1935	Carl M. Stott
GSL Credit Union P.O. Box 1190	Ogden 84402	1971	L. Clinton Owen
Hafer's Employees Credit Union 1563 South 300 West	Salt Lake City 84126	1960	E. Carl Samples
Health Care Credit Union 769 East South Temple	Salt Lake City 84102	1975	Scot Baumgartner
Hercules Credit Union P.O. Box 26977	Salt Lake City 84126	1973	Brent R. W. Holmes
Hi-Land Credit Union 125 East 6100 South	Murray 84107	1957	Janice Mitchell

STATE CHARTERED CREDIT UNIONS

June 30, 1989

Name of Credit Union/Address	City/Zip	Organized	President
Horse Canyon Employees Credit Union P.O. Box 148	East Carbon 84520-1048	1950	Mary Dickerson
Industrial Supply Employees Credit Union 1635 South 300 West	Salt Lake City 84115	1964	James C. Holmes
IRECO Credit Union 3000 West 8600 South	West Jordan 84084	1964	Tammy Hansen
Iron County Educators Credit Union P.O. Box 1033	Cedar City 84720	1968	Andrew R. Olds
Jordan Credit Union 9260 South 300 East	Sandy 84070-2917	1950	Joy Dean Thurmond
Kings Peak Credit Union 855 East 200 North (112-9)	Roosevelt 84066	1954	Ralph T. Hill Jr.
Lehi Works Employees Credit Union P. O. Box 99	American Fork 84003-0097	1965	Bud B. Ormond
Logan Cache Rich Credit Union 75 South 1st West	Smithfield 84335	1963	Ray Jorgensen
Logan City Employees Credit Union P.O. Box 527	Logan 84321	1939	Mark Brenchley
McBee Systems Credit Union P. O. Box 1191	Ogden 84401	1959	Bonnie Draayer
McKay-Dee Hospital Credit Union 4700 Harrison Blvd.	Ogden 84403	1954	John S. Palmer
Meadow Gold Employees Credit Union P. O. Box 2490	Salt Lake City 84110	1936	Kathryn Dell
Midland Central Credit Union 5055 South State	Murray 84107	1959	Don B. Duncan
Midvalley Credit Union 150 East 2100 South	Salt Lake City 84115	1948	Josephine Grill
Millard County Credit Union 44 South 100 West	Fillmore 84631	1956	M. Dean Bennett
Moroni Feed Credit Union P. O. Box 50	Moroni 84646	1969	Nedra A. Anderson
Mountain America Credit Union P.O. Box 11506	Salt Lake City 84145-001	1936	Grant B. Clayburn

STATE CHARTERED CREDIT UNIONS

June 30, 1989

Name of Credit Union/Address	City/Zip	Organized	President
Murray School District Credit Union 110 East 5600 South	Murray 84107	1955	Thomas D. Hofeling
National J.A.C.L. Credit Union P. O. Box 1721	Salt Lake City 84110	1943	Terrell T. Nagata
Nebo Credit Union 1620 North Main	Spanish Fork 84660	1956	Donald W. Parker
Newspaper Employees Credit Union 601 Tribune Bldg.	Salt Lake City 84111	1931	Patricia A. Marcusen
Northwest Credit Union P. O. Box 2019	Salt Lake City 84091-2019	1974	Calvin R. Michels
Ogden Government Employees Credit Union P.O. Box 68	Ogden 84402-0068	1930	Joyce Schmitz
Ogden Municipal Employees Credit Union 2651 Washington Blvd.	Ogden 84401	1948	Sher Hunt
Ogden Teachers Credit Union 1163 30th Street	Ogden 84403	1932	Claire A. Nielsen
Pacific Pipe Credit Union P. O. Box 166	Springville 84663	1954	Sherman E. Huff
Peoples Electric Power Credit Union 8722 South 300 West	Sandy 84070	1982	James W. Webb, Jr.
Phillips Wasatch Credit Union P. O. Box 666	Bountiful 84010	1940	Robin C. Carbaugh
Pioneer Credit Union 1799 S. Pioneer Road	Salt Lake City 84104	1957	Fred S. Rico
Piping Contractors Credit Union 669 South 200 East	Salt Lake City 84111-3834	1964	Avard W. Booth
P & S Credit Union 2250 S. Redwood Road	Salt Lake City 84104-3620	1980	Vanene McShane
Presto Credit Union 1210 East 200 South	Lewiston 84320	1977	Gaylene Stone
Primary Hospital Credit Union 320 - 12th Avenue	Salt Lake City 84103	1955	Sharon Balle

STATE CHARTERED CREDIT UNIONS

June 30, 1989

Name of Credit Union/Address	City/Zip	Organized	President
Pro of Utah Credit Union 9580 South 500 West	Sandy 84070	1978	Paul F. Ashton
Provo City Employees Credit Union P. O. Box 873	Provo 84063	1941	Konnie Spencer
Provo Police & Fire Department Credit Union 601 West Columbia Lane	Provo 84604	1949	Reed T. Lindsay
Provo Postal Credit Union 125 East 300 South, #207	Provo 84601-4639	1961	Donald Keele
Provo School District Credit Union 200 West 909 North	Provo 84604	1956	Teresa A. Voorhees
Pyke Credit Union 1367 South 700 West	Salt Lake City 84130-0326	1977	Danna Gayler
Salt Lake Board of Realtors Credit Union 2970 East 3300 South	Salt Lake City 84109	1962	Gerald P. Werrett
Salt Lake City Credit Union 1380 South Main St.	Salt Lake City 84115	1941	Ronald W. Smith
Salt Lake City Firemen's Credit Union 124 West 1400 South	Salt Lake City 84115-5227	1929	Steven G. Leffler
Salt Lake City Water Department Credit Union 1530 Jefferson Street	Salt Lake City 84115-5272	1937	Connie Stewart
Salt Lake County Employees Credit Union 54 West 2100 South, Suite #1	Salt Lake City 84115-2394	1956	Jeannine M. Green
Salt Lake Police Credit Union 450 East 900 South	Salt Lake City 84111	1931	Donald Niederhauser
Salt Lake Schools Credit Union 454 East 300 South	Salt Lake City 84111	1979	Steven M. Nelson
Salt Workers Credit Union AMF Box 22054	Salt Lake City 84122	1958	Robert W. Reilly
San Juan Credit Union P. O. Box 199	Blanding 84511	1963	Wilbur J. Eubanks
Scenic Rail Credit Union 564 East 3rd South	Salt Lake City 84102	1934	L. S. Blunk

STATE CHARTERED CREDIT UNIONS

June 30, 1989

Name of Credit Union/Address	City/Zip	Organized	President
Schreiber Employees Credit Union 885 North 600 West	Logan 84321	1978	Kenneth R. McDaniel
S E A Credit Union 440 East 200 North	Salina 84654-1217	1957	Dee Wayne Jolley
Snowbird Employees Credit Union P. O. Box 3	Snowbird 84092	1976	Candace C. Shugart
Sorenson Employees Credit Union 4455 Atherton Drive	Salt Lake City 84123-2504	1967	Diane B. Mower
South Sanpete Credit Union 191 North 200 East, Box 471	Ephriam 84627	1956	G. Stanley Black
Southwest Industrial Area Credit Union 5754 Wood Circle	Murray 84107-6138	1956	Veva C. Andersen
Standard Optical Credit Union 5695 Brandy Wine	Kearns 84118	1962	Carolyn A. Garcia
Sunnyside Credit Union P.O. Box F	Sunnyside 84520	1948	Bettie M. Casella
SunWest Credit Union P. O. Box 798	Milford 84751-0736	1977	Mark Whitney
Sweet's Employees Credit Union 220 South 200 West	Salt Lake City 84101	1971	John Hille, Sr.
Tanner Employees Credit Union 1930 South State Street	Salt Lake City 84115	1957	Lynn Beckman
Texas Gulf Potash Employees Credit Union P. O. Box 265	Moab 84532	1967	Gladys Gary
The Doctor's Credit Union 967 E. 4800 So. Ste. #1-A	Salt Lake City 84117	1983	Marnie Bailey
Thiokol Credit Union P. O. Box 647	Brigham City 84302-0657	1958	Steve D. Christensen
Trans West Credit Union 37 West 1700 South	Salt Lake City 84115	1966	Marc Mikkelson
Treasury Credit Union 465 South 400 East	Salt Lake City 84111-3302	1948	Scott R. Sloan
Tri County Credit Union P. O. Box 153	Panguitch 84759	1972	Nick Reynolds

STATE CHARTERED CREDIT UNIONS

June 30, 1989

Name of Credit Union/Address	City/Zip	Organized	President
Twin Peaks Credit Union 3950 South 700 East #200	Salt Lake City 84107-3837	1979	Evan Hansen
U P & L Ogden Credit Union P. O. Box 311	Ogden 84402	1974	Glen E. Morby
U Ph. A. Credit Union 1062 East 2100 South, Ste. 212	Salt Lake City 84106	1963	C. Neil Jensen
U.N.D.C. Credit Union 27 South 100 East	Blanding 84511	1976	Gregg Johansen
U.O.A. Credit Union P. O. Box 1394	Salt Lake City 84093	1954	Cris E. Bogus
UCB Credit Union P. O. Box 11007	Salt Lake City 84147	1975	Anne Hutchings
Uintah Credit Union P.O. Box 805	Vernal 84078	1955	Vivian Holmes, Jr.
University of Utah Credit Union P. O. Box 8025	Salt Lake City 84108	1956	Phil Janovak
USU Community Credit Union P. O. Box 1195, UMC 01	Logan 84321	1957	Dennis Child
Utah Associations Credit Union 1578 West 1700 South	Salt Lake City 84104-3426	1960	Fred J. Nydegger
Utah Central Credit Union #25 East 1700 South	Salt Lake City 84115	1940	Donald Bleazard
Utah Chiropractors Credit Union 3129 South Main	Salt Lake City 84115	1966	Allen T. Billeter
Utah Copper Employees Credit Union 117 East State Highway	Bingham Canyon 84006	1940	Barbara Coward
Utah Oil Workers Credit Union 10 W. Broadway, Suite 521	Salt Lake City 84101	1936	Therza Mauss
Utah Power & Light Employees Credit Union 1407 West North Temple, Rm 149	Salt Lake City 84140	1935	Robert E. Howell
Utah Prison Employees Credit Union P. O. Box 250	Draper 84020	1954	Ruth Reed Spuhler
Utah Schools for the Deaf & Blind 846 - 20th Street	Ogden 84401	1957	Blaine L. Seamons

STATE CHARTERED CREDIT UNIONS

June 30, 1989

Name of Credit Union/Address	City/Zip	Organized	President
Utah Transit Credit Union P. O. Box 15471	Salt Lake City 84115-0471	1973	Mildred Burningham
Utah Valley Credit Union 310 North 100 West	Provo 84601	1953	Ron L. Canto
Valtek Credit Union P. O. Box 2200	Springville 84663	1974	Richard A. Nelson
WASCO Credit Union P. O. Box 184	Heber City 84032	1959	Grant M. Patch
Water & Sanitation Employees Credit Union P. O. Box 15471	Salt Lake City 84115-0471	1961	Mildred E. Burningham
Weber Credit Union 1935 West 4800 South	Roy 84067	1979	Rich Freeman
Western District Credit Union P. O. Box 100	East Carbon 84520-1041	1967	Paula J. Jacquez

BRANCHES OF

ONE HUNDRED THIRTY-EIGHT STATE CREDIT UNIONS

EIGHTY-NINE BRANCHES

June 30, 1989

Name of Credit Union Branch	City	County
American Fork Hospital Credit Union	American Fork	Utah
Acorn Credit Union	Salt Lake City	Salt Lake
Downtown	Salt Lake City	Salt Lake
Orem	Orem	Utah
Alpine Credit Union	Orem	Utah
American Fork	American Fork	Utah
Orem	Orem	Utah
AMCOR Employees Credit Union	Ogden	Weber
America First Credit Union	Riverdale	Weber
Bountiful	Bountiful	Davis
Clearfield	Clearfield	Davis
Fifth South	Salt Lake City	Salt Lake
Fourth East	North Ogden	Weber
Harrison Blvd	Ogden	Weber
Hill AFB Bldg 230	Layton	Davis
Hill AFB Bldg 431	Layton	Davis
Hill AFB Bldg 1235	Layton	Davis
Kearns	Kearns	Salt Lake
Layton	Layton	Davis
Nineteenth West	Roy	Weber
North Ogden	North Ogden	Weber
Ogden	Ogden	Weber
Plain City	Plain City	Weber
Roy	Roy	Weber
Twelfth Street	Ogden	Weber
Wall Ave	Ogden	Weber
West Valley	West Valley City	Salt Lake
American Paper Employees Credit Union	Salt Lake City	Salt Lake
Associated Credit Union	Salt Lake City	Salt Lake
Bailey, Inc. Employees Credit Union	Salt Lake City	Salt Lake
Balance Rock Credit Union	Helper	Carbon
Beehive State Employees Credit Union	Salt Lake City	Salt Lake
First South	Salt Lake City	Salt Lake
International Center	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
North Temple	Salt Lake City	Salt Lake
Twenty-First South	Salt Lake City	Salt Lake
Big Valley Credit Union	Bluffdale	Salt Lake
Blue Cross-Blue Shield Employees Credit Union	Salt Lake City	Salt Lake
Bonneville First Credit Union	Bountiful	Davis
Buehner Employees Credit Union	Murray	Salt Lake
Carbon Credit Union	Price	Carbon
Catholic Community	Salt Lake City	Salt Lake
Cedar Credit Union	Cedar City	Iron
Chevron-West Credit Union	Salt Lake City	Salt Lake
Coca-Cola Employees Credit Union	Salt Lake City	Salt Lake
Columbia Iron Mine Employees Credit Union	Cedar City	Iron

BRANCHES OF

ONE HUNDRED THIRTY-EIGHT STATE CREDIT UNIONS

EIGHTY-NINE BRANCHES

June 30, 1989

Name of Credit Union Branch	City	County
Corporate Central Credit Union	Salt Lake City	Salt Lake
Cottonwood Hospital Credit Union	Murray	Salt Lake
Credit Union One	Salt Lake City	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Cummins Diesel Employees Credit Union	Sandy	Salt Lake
Cyprus Credit Union	Magna	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
West Jordan	West Jordan	Salt Lake
Davis Credit Union	Kaysville	Davis
Davis Schools Credit Union	Farmington	Davis
Bountiful	Bountiful	Davis
Clearfield	Clearfield	Davis
Deseret First Credit Union	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
Deseret News Employees Credit Union	Salt Lake City	Salt Lake
Diamond Credit Union	Salt Lake City	Salt Lake
East Bay Credit Union	Provo	Utah
EIMAC Salt Lake Employees Credit Union	Salt Lake City	Salt Lake
Employees of Granite Mill & Fixtures Co.	Salt Lake City	Salt Lake
Employees Quality Linen Credit Union	Salt Lake City	Salt Lake
Employment Security Employees Credit Union	Salt Lake City	Salt Lake
Main Street	Salt Lake City	Salt Lake
EMSCO Credit Union	Salt Lake City	Salt Lake
Exchange Credit Union	Salt Lake City	Salt Lake
Fur Breeders Agricultural Credit Union	Sandy	Salt Lake
Galigher Employees Credit Union	Salt Lake City	Salt Lake
Garfield Credit Union	Magna	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Goldenwest Credit Union	Ogden	Weber
Harrison Blvd	Ogden	Weber
Layton	Layton	Davis
No. 210	Ogden	Weber
Pennsylvania Ave	Ogden	Weber
Washington Blvd	Ogden	Weber
Grand County Credit Union	Moab	Grand
Granite District Credit Union	Salt Lake City	Salt Lake
Forty-Seventh South	Salt Lake City	Salt Lake
Ninth East	Salt Lake City	Salt Lake
GSL Credit Union	Ogden	Weber
Hafer's Employees Credit Union	Salt Lake City	Salt Lake
Health Care Credit Union	Salt Lake City	Salt Lake
Eighth Ave	Salt Lake City	Salt Lake
Hercules Credit Union	Salt Lake City	Salt Lake
Hi-Land Credit Union	Murray	Salt Lake
Horse Canyon Employees Credit Union	East Carbon	Carbon
Industrial Supply Employees Credit Union	Salt Lake City	Salt Lake

BRANCHES OF

ONE HUNDRED THIRTY-EIGHT STATE CREDIT UNIONS

EIGHTY-NINE BRANCHES

June 30, 1989

Name of Credit Union Branch	City	County
IRECO Credit Union	West Jordan	Salt Lake
Iron County Educators Credit Union	Cedar City	Iron
Jordan Credit Union	Sandy	Salt Lake
West Jordan	West Jordan	Salt Lake
Kings Peak Credit Union	Roosevelt	Duchesne
Lehi Works Employees Credit Union	American Fork	Utah
Logan Cache Rich Credit Union	Smithfield	Cache
Logan City Employees Credit Union	Logan	Cache
Millard County Credit Union	Fillmore	Millard
Delta	Delta	Millard
McBee Systems Credit Union	Ogden	Weber
McKay-Dee Hospital Credit Union	Ogden	Weber
Morgan	Morgan	Morgan
Thirty-Ninth Street	Ogden	Weber
Meadow Gold Employees Credit Union	Salt Lake City	Salt Lake
Midland Central Credit Union	Murray	Salt Lake
Midvalley Credit Union	Salt Lake City	Salt Lake
Moroni Feed Credit Union	Moroni	Sanpete
Mountain America Credit Union	Salt Lake City	Salt Lake
Bountiful	Bountiful	Davis
Cedar City	Cedar City	Iron
Country Hills	Ogden	Ogden
Eighth East	Orem	Utah
Family Center	Midvale	Salt Lake
Forty-Seventh South	Salt Lake City	Salt Lake
Heber Wells Bldg	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake
Orem	Orem	Utah
Provo	Provo	Utah
Redwood Road	Salt Lake City	Salt Lake
Richfield	Richfield	Sevier
Sandy	Sandy	Salt Lake
Second East	Salt Lake City	Salt Lake
St. George	St. George	Washington
State Office Bldg	Salt Lake City	Salt Lake
State Street	Salt Lake City	Salt Lake
Third North	Salt Lake City	Salt Lake
Thirtieth Street	Ogden	Weber
Washington Blvd	Ogden	Weber
Murray School District Credit Union	Murray	Salt Lake
National J.A.C.L. Credit Union	Salt Lake City	Salt Lake
Nebo Credit Union	Spanish Fork	Utah
Newspaper Employees Credit Union	Salt Lake City	Salt Lake
Northwest Credit Union	Sandy	Salt Lake
Chipeta Way	Salt Lake City	
Thirty-Ninth South	Salt Lake City	Salt Lake
Ogden Government Employees Credit Union	Ogden	Weber

BRANCHES OF

ONE HUNDRED THIRTY-EIGHT STATE CREDIT UNIONS

EIGHTY-NINE BRANCHES

June 30, 1989

Name of Credit Union Branch	City	County
Ogden Municipal Employees Credit Union	Ogden	Weber
Ogden Teachers Credit Union	Ogden	Weber
Pacific Pipe Credit Union	Springville	Utah
People Electric Power Credit Union	Sandy	Salt Lake
Bonanza Plant	Vernal	Unitah
Phillips Wasatch Credit Union	Bountiful	Davis
Pioneer Credit Union	Salt Lake City	Salt Lake
Piping Contractors Credit Union	Salt Lake City	Salt Lake
P & S Credit Union	Salt Lake City	Salt Lake
Presto Credit Union	Lewiston	Cache
Primary Hospital Credit Union	Salt Lake City	Salt Lake
Pro of Utah Credit Union	Sandy	Salt Lake
Provo City Employees Credit Union	Provo	Utah
Provo Police & Fire Department Credit Union	Provo	Utah
Provo Postal Credit Union	Provo	Utah
Provo School District Credit Union	Provo	Utah
Pyke Credit Union	Salt Lake City	Salt Lake
S E A Credit Union	Salina	Sevier
Salt Lake Board of Realtors Credit Union	Salt Lake City	Salt Lake
Salt Lake City Credit Union	Salt Lake City	Salt Lake
Airport	Salt Lake City	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Second East	Salt Lake City	Salt Lake
Salt Lake City Firemen's Credit Union	Salt Lake City	Salt Lake
Salt Lake City Water Department Credit Union	Salt Lake City	Salt Lake
Salt Lake County Employees Credit Union	Salt Lake City	Salt Lake
Salt Lake Police Credit Union	Salt Lake City	Salt Lake
Second South	Salt Lake City	Salt Lake
Salt Lake Schools Credit Union	Salt Lake City	Salt Lake
Salt Workers Credit Union	Salt Lake City	Salt Lake
San Juan Credit Union	Blanding	San Juan
Scenic Rail Credit Union	Salt Lake City	Salt Lake
Schreiber Employees Credit Union	Logan	Cache
Snowbird Employees Credit Union	Snowbird	Salt Lake
Sorenson Employees Credit Union	Salt Lake City	Salt Lake
South Sanpete Credit Union	Ephriam	Sanpete
Southwest Industrial Area Credit Union	Murray	Salt Lake
Standard Optical Credit Union	Kearns	Salt Lake
Sunnyside Credit Union	Sunnyside	Carbon
SunWest Credit Union	Milford	Beaver
Minersville	Minersville	Beaver
Sweet's Employees Credit Union	Salt Lake City	Salt Lake
Tanner Employees Credit Union	Salt Lake City	Salt Lake
Texas Gulf Potash Employees Credit Union	Moab	Grand
The Doctor's Credit Union	Salt Lake City	Salt Lake
Thiokol Credit Union	Brigham City	Box Elder
Promontory	Promontory	Box Elder

BRANCHES OF

ONE HUNDRED THIRTY-EIGHT STATE CREDIT UNIONS

EIGHTY-NINE BRANCHES

June 30, 1989

Name of Credit Union Branch	City	County
Trans West Credit Union	Salt Lake City	Salt Lake
Treasury Credit Union	Salt Lake City	Salt Lake
Tri County Credit Union	Panquitch	Garfield
Twin Peaks Credit Union	Salt Lake City	Salt Lake
UCB Credit Union	Salt Lake City	Salt Lake
UNDC Credit Union	Blanding	San Juan
UOA Credit Union	Sandy	Salt Lake
UP&L Ogden Credit Union	Ogden	Weber
U Ph. A. Credit Union	Salt Lake City	Salt Lake
Uintah Credit Union	Vernal	Unitah
University of Utah Credit Union	Salt Lake City	Salt Lake
Annex	Salt Lake City	Salt Lake
Bookstore	Salt Lake City	Salt Lake
Medical Center	Salt Lake City	Salt Lake
Research Park	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Thirteenth East	Salt Lake City	Salt Lake
USU Community Credit Union	Logan	Cache
Main	Logan	Cache
Utah Associations Credit Union	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
Utah Central Credit Union	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
Price	Price	Carbon
West Valley	West Valley	Salt Lake
Utah Chiropractors Credit Union	Salt Lake City	Salt Lake
Utah Copper Employees Credit Union	Bingham Canyon	Salt Lake
Utah Oil Workers Credit Union	Salt Lake City	Salt Lake
Utah Power & Light Employees Credit Union	Salt Lake City	Salt Lake
Huntington	Huntington	Emery
Utah Prison Employees	Draper	Salt Lake
Utah School Deaf & Blind Credit Union	Ogden	Salt Lake
Utah Transit Credit Union	Salt Lake City	Salt Lake
Utah Valley Credit Union	Provo	Utah
Valtek Credit Union	Springville	Utah
WASCO Credit Union	Heber City	Wasatch
Water & Sanitation Employees Credit Union	Salt Lake City	Salt Lake
Weber Credit Union	Roy	Weber
Western District Credit Union	East Carbon	Carbon

CHANGES IN STATE CHARTERED CREDIT UNIONS

STATE CREDIT UNIONS AND BRANCHES:	June 30, 1988	June 30, 1989
State Chartered Credit Unions	147	138
Branches	90	89

Branch Closed:	Location	Date
Deseret First Credit Union	Seventeenth South	06-30-89

Mergers:	Into	
Browning Employees Credit Union	McKay-Dee Hospital Credit Union	06-30-89
CEE Credit Union	Salt Lake City Credit Union	04-30-89
Eaton Kenway Credit Union	Beehive State Employees Credit Union	12-31-88
Local 57 Plus Credit Union	Pioneer Credit Union	12-23-88
Pioneer Valley Credit Union	Water & Sanitation Employees Credit Union	09-19-88
Rick Warner Ford Credit Union	Salt Lake City Credit Union	12-23-88
South Salt Lake Credit Union	Credit Union One	09-30-88
U.M.T.A. Credit Union	Credit Union One	12-31-88
Utah State Credit Union	Mountain America Credit Union	10-18-88

Name Changes:	To	
Construction Trades Credit Union	Twin Peaks Credit Union	03-13-89
Kaiser Credit Union	Sunnyside Credit Union	04-25-89
M.E.A. Credit Union	Millard County Credit Union	09-06-88
Plumbers & Steamfitters Credit Union	P&S Credit Union	04-25-89

STATE CHARTERED CREDIT UNIONS
June 30, 1989

138 Reporting Figures In Dollars	TOTAL STATE CREDIT UNIONS	A F HOSPITAL	ACORN	ALPINE	AMCOR	AMERICA FIRST	AMERICAN PAPER EMPLOYEES	ASSOCIATED	BAILEY	BALANCE ROCK
ASSETS										
Cash	51,775,395	92,437	94,804	439,203	21,032	7,514,733	6,292	75,311	8,089	0
Loans										
Unsecured	233,994,931	0	618,368	14,828,735	0	86,652,334	40,812	571,178	33,859	156,145
Auto	265,448,617	0	488,500	0	0	61,091,831	19,694	655,396	73,346	559,770
Real Estate	336,671,394	0	401,391	0	0	83,758,508	0	405,521	0	0
Commercial	33,639,125	0	0	0	0	13,497,006	0	0	0	0
Other	512,567,701	211,928	1,788,119	0	221,958	115,645,918	59,070	1,806,553	377,681	986,311
Total Loans	1,382,321,771	211,928	3,296,379	14,828,735	221,958	360,645,597	119,576	3,438,648	484,886	1,702,226
Allowance for Loan Losses	20,069,670	9,675	27,286	145,321	4,843	7,700,727	3,202	77,636	18,815	18,764
Total Investments	517,454,980	7,760	79,596	9,602,360	18,546	175,559,141	27,193	1,066,980	374,108	292,076
Allowance for Investment Losses	664,147	0	0	0	0	0	0	0	0	0
Land & Building (Net)	57,847,390	0	0	169,788	0	14,849,533	0	0	0	0
Furniture, Fixtures, & Equipment	12,408,002	5,721	61,248	51,008	905	2,706,203	0	15,869	312	14,958
Other Assets	20,958,617	0	0	97,633	0	4,834,868	746	13,468	0	2,000
TOTAL ASSETS	2,022,032,343	308,171	3,504,740	25,043,406	257,598	558,409,348	150,605	4,532,640	848,580	1,992,496
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	442,812,512	0	1,012,692	3,351,934	0	139,340,646	0	0	0	0
Share Drafts	163,600,179	0	100,610	3,288,872	0	39,926,320	0	109,538	0	25,562
IRA's	217,969,207	0	534,122	5,132,260	0	75,812,639	0	921,480	0	0
Regular Shares	797,827,535	258,090	1,364,055	10,288,681	235,606	146,669,547	134,101	2,729,274	761,937	1,795,240
Other Deposits	228,896,108	13,231	0	0	0	106,018,371	0	0	0	343
Total Deposits	1,851,105,540	271,321	3,011,479	22,061,747	235,606	507,767,523	134,101	3,760,292	761,937	1,821,145
Dividends and Interest Payable	10,111,935	0	43,095	108,529	0	3,032,313	0	63,932	0	0
Borrowings	12,398,639	0	242,136	0	0	1,310,000	0	0	0	0
Accounts Payable & Other Liabilities	6,578,579	115	9,399	36,742	122	1,043,358	0	18,525	380	0
Regular Reserve	67,046,486	15,984	165,885	964,564	19,256	14,914,433	6,628	298,558	37,407	62,475
Other Reserves	40,552,628	624	0	0	0	28,371,554	0	51,717	0	58,876
Undivided Earnings	34,238,538	20,127	32,746	1,871,824	2,614	1,970,167	9,876	339,616	48,856	50,000
TOTAL LIABILITIES AND EQUITY	2,022,032,343	308,171	3,504,740	25,043,406	257,598	558,409,348	150,605	4,532,640	848,580	1,992,496

STATE CHARTERED CREDIT UNIONS
June 30, 1989

138 Reporting Figures In Dollars	BEEHIVE STATE EMPLOYEES	BIG VALLEY	BLUE-CROSS BLUE-SHIELD	BONNEVILLE FIRST	BUEHNER	CARBON	CATHOLIC COMMUNITY	CEDAR	CHEVRON WEST	COCA-COLA EMPLOYEES
ASSETS										
Cash	817,296	6,659	63,813	153,664	55,413	124,866	9,973	(20,776)	502,986	15,059
Loans										
Unsecured	1,337,518	11,724	348,770	415,147	281,245	447,117	260,777	0	1,919,687	0
Auto -	3,934,231	0	685,082	2,948,460	31,572	1,053,135	304,444	0	7,209,983	0
Real Estate	9,093,510	150,199	39,654	2,761,259	134,522	2,369,360	0	0	2,701,430	0
Commercial	0	0	0	0	0	0	0	0	0	0
Other	10,623,881	364,217	968,451	1,154,958	0	2,874,578	104,708	1,097,997	1,852,145	-176,148
Total Loans	24,989,140	526,140	2,041,957	7,279,824	447,339	6,744,190	669,929	1,097,997	13,683,245	176,148
Allowance for Loan Losses	222,770	7,745	14,689	123,168	7,698	32,157	26,391	9,045	107,381	2,145
Total Investments	1,205,358	110,413	441,379	75,646	73,658	221,606	553,446	22,864	1,924,999	71,760
Allowance for Investment Losses	0	0	5,091	0	0	0	0	0	32,000	0
Land & Building (Net)	2,413,213	0	0	619,061	0	129,059	0	0	0	0
Furniture, Fixtures, & Equipment	0	2,377	45,837	102,874	0	29,249	7,188	7,956	59,862	7,886
Other Assets	187,057	477	49,389	243,115	46,097	72,903	65	0	76,402	102
TOTAL ASSETS	29,389,294	638,321	2,622,595	8,351,016	614,809	7,289,716	1,214,210	1,098,996	16,108,114	268,810
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	717,675	91,606	694,780	368,954	374,383	2,076,855	0	391,102	1,566,854	0
Share Drafts	1,936,065	0	75,522	802,886	0	940,797	0	0	1,212,519	0
IRA's	4,591,801	132,186	483,854	1,028,511	176,223	583,215	146,897	67,882	1,789,925	0
Regular Shares	18,879,976	395,791	1,100,680	2,688,088	0	2,705,320	455,463	537,709	9,967,570	242,048
Other Deposits	0	0	31,339	2,396,363	0	0	513,117	0	0	0
Total Deposits	26,125,517	619,583	2,386,175	7,284,802	550,606	6,306,187	1,115,477	996,693	14,536,868	242,048
Dividends and Interest Payable	15,798	0	0	20,994	19,711	34,471	0	0	0	0
Borrowings	760,383	0	0	446,177	0	500,000	0	59,018	0	0
Accounts Payable & Other Liabilities	342,320	169	13,876	22,097	4,197	50,353	403	221	171,103	3,339
Regular Reserve	1,216,415	10,092	119,231	230,760	31,441	294,754	60,058	33,467	571,897	12,293
Other Reserves	0	0	0	0	0	0	0	0	305,480	7,960
Undivided Earnings	928,861	8,477	103,313	346,186	8,854	103,951	38,272	9,597	522,765	3,169
TOTAL LIABILITIES AND EQUITY	29,389,294	638,321	2,622,595	8,351,016	614,809	7,289,716	1,214,210	1,098,996	16,108,114	268,810

STATE CHARTERED CREDIT UNIONS
June 30, 1989

138 Reporting Figures In Dollars	COLUMBIA IRON MINES	CONSTRUCTION TRADES	CORPORATE CENTRAL	COTTONWOOD HOSPITAL	CREDIT UNION ONE	CUMMINS DIESEL	CYPRUS	DAVIS	DAVIS SCHOOLS	DESERET FIRST
ASSETS										
Cash	141	1,525	7,779,513	80,847	1,009,039	310	543,742	26,276	156,012	968,525
Loans										
Unsecured	0	123,966	0	387,754	1,567,413	83,167	9,723,835	69,547	3,935,807	5,201,246
Auto	0	585,321	0	917,987	3,739,492	89,253	9,203,553	192,755	11,208,358	5,512,158
Real Estate	0	517,669	0	1,189,353	4,899,708	0	12,177,497	0	1,709,158	9,225,514
Commercial	0	0	0	0	0	0	0	0	0	1,805,181
Other	354,963	1,365,748	7,314,691	2,318,143	6,867,465	374,028	23,935,460	602,335	1,708,534	7,594,212
Total Loans	354,963	2,592,704	7,314,691	4,813,237	17,074,078	546,448	55,040,345	864,637	18,561,857	29,338,311
Allowance for Loan Losses	4,050	13,160	0	30,314	330,828	6,608	808,255	15,000	180,265	299,572
Total Investments	6,953	378,370	83,065,118	958,215	3,379,889	11,346	14,021,654	28,949	2,456,997	13,594,036
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land & Building (Net)	0	0	0	411,918	1,086,442	8,916	1,518,767	0	876,020	937,241
Furniture, Fixtures, & Equipment	136	23,394	361,998	150,920	99,191	0	1,123,088	8,220	137,914	335,740
Other Assets	0	7,096	1,131,203	30,245	220,298	0	676,176	1,737	127,126	294,750
TOTAL ASSETS	358,143	2,989,931	99,652,523	6,415,068	22,538,109	560,412	72,115,517	914,819	22,135,662	45,169,031
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	67,131	790,428	47,470,944	1,165,007	6,477,456	0	4,933,422	16,100	2,776,293	9,262,121
Share Drafts	201,886	0	0	871,998	1,331,389	0	5,340,948	0	2,929,351	8,356,237
IRA's	0	425,212	0	1,210,543	3,005,465	0	8,239,311	2,144	2,669,504	4,092,268
Regular Shares	0	1,376,517	43,327,412	2,823,495	6,981,227	436,798	47,074,565	783,286	11,687,665	21,580,845
Other Deposits	0	228,537	0	126,915	2,041,139	0	0	135	461,365	0
Total Deposits	269,017	2,820,695	90,798,356	6,197,958	19,836,676	436,798	65,588,246	801,665	20,524,178	43,291,471
Dividends and Interest Payable	0	0	1,139,726	17,305	93,300	0	94,000	175	32,960	215,000
Borrowings	8,000	0	5,489,726	0	0	56,000	0	21,000	0	0
Accounts Payable & Other Liabilities	238	5,660	29,574	31,930	31,511	535	77,189	1,020	16,869	127,050
Regular Reserve	26,158	110,295	1,154,502	149,314	1,080,914	44,476	3,101,919	67,546	943,275	1,097,511
Other Reserves	0	0	300,000	1	1,318,668	0	190,578	0	81,537	0
Undivided Earnings	54,730	53,281	740,639	18,560	177,040	22,603	3,063,585	23,413	536,843	437,999
TOTAL LIABILITIES AND EQUITY	358,143	2,989,931	99,652,523	6,415,068	22,538,109	560,412	72,115,517	914,819	22,135,662	45,169,031

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138 Reporting Figures In Dollars	DESERET NEWS	DIAMOND	DOCTORS	EAST BAY	EIMAC	EMPLOYEES QUALITY LINEN	EMPLOYMENT SECURITY	EMPLOYEES GRANITE MILL	EMSCO	EXCHANGE
ASSETS										
Cash	74,325	146,314	(102,754)	79,854	33,867	9,959	551,237	8,659	6,336	17,478
Loans										
Unsecured	0	242,482	0	0	0	20,154	586,615	16,157	0	112,558
Auto	0	1,066,640	0	103,418	0	23,081	1,431,914	8,985	48,599	444,699
Real Estate	0	2,409,771	0	967,650	501,282	0	1,804,217	0	0	46,913
Commercial	0	398,141	0	0	0	0	24,070	0	0	0
Other	2,269,439	2,811,781	0	3,965,658	1,951,551	66,972	1,844,487	26,035	167,962	373,731
Total Loans	2,269,439	6,928,815	0	5,036,727	2,452,833	110,207	5,691,303	51,177	216,561	977,901
Allowance for Loan Losses	31,005	69,651	0	165,960	19,329	3,921	37,610	1,582	500	3,525
Total Investments	34,696	786,767	1,730,280	101,580	1,013,549	2,028	1,459,931	20,739	86,827	26,825
Allowance for Investment Losses	0	0	0	215,362	0	0	0	0	11,739	0
Land & Building (Net)	0	125,723	0	154,828	16,364	0	0	0	0	0
Furniture, Fixtures, & Equipment	26,278	56,065	4,561	7,676	8,641	0	34,711	0	1,159	8,558
Other Assets	23,798	69,189	3,602	80,331	7,252	1,508	28,016	0	1,191	15,354
TOTAL ASSETS	2,397,531	8,043,222	1,635,689	5,079,673	3,513,177	119,781	7,727,588	78,993	299,835	1,042,591
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	779,281	3,660,743	0	798,755	1,206,980	0	2,155,084	57,398	95,200	40,000
Share Drafts	0	396,075	0	173,846	274,534	0	549,107	0	0	0
IRA's	230,067	1,261,209	3,290	866,244	14,974	0	1,572,364	0	0	0
Regular Shares	0	1,900,314	1,576,099	2,778,104	1,607,676	99,893	2,902,668	0	142,148	678,168
Other Deposits	1,153,963	565,370	0	0	103,998	0	0	0	0	147,156
Total Deposits	2,163,310	7,783,711	1,579,389	4,616,949	3,208,162	99,893	7,179,223	57,398	237,348	865,324
Dividends and Interest Payable	21,431	78,873	29,768	12,646	58,239	802	40,986	0	0	3,809
Borrowings	0	1,884	0	0	0	0	0	0	0	65,000
Accounts Payable & Other Liabilities	1,938	26,875	0	1,248	2,477	43	18,021	45	0	1,038
Regular Reserve	141,157	132,476	9,192	276,255	162,638	11,938	297,101	12,080	21,827	57,603
Other Reserves	0	0	0	0	0	0	150,000	0	0	44,853
Undivided Earnings	69,695	19,403	17,340	172,575	81,661	7,105	42,207	9,470	40,660	4,964
TOTAL LIABILITIES AND EQUITY	2,397,531	8,043,222	1,635,689	5,079,673	3,513,177	119,781	7,727,588	78,993	299,835	1,042,591

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138 Reporting Figures In Dollars	FUR BREEDERS	GALIGHER	GARFIELD	GOLDENWEST	GRAND COUNTY	GRANITE DISTRICT	GSL	HAFER'S	HEALTH CARE	HERCULES
ASSETS										
Cash	613	25,213	395,869	3,671,942	15,391	2,026,370	24,147	2,159	339,656	106,730
Loans										
Unsecured	0	134,081	2,103,237	10,926,252	47,921	3,437,370	30,919	0	2,706,176	1,874,170
Auto	0	0	1,124,883	8,389,580	113,623	10,361,668	43,305	22,331	2,025,627	3,015,710
Real Estate	0	0	878,919	13,277,694	24,571	9,250,052	0	0	1,295,133	1,373,845
Commercial	0	0	63,333	1,486,719	0	1,324	0	0	0	0
Other	27,203	749,700	1,440,960	30,237,706	587,011	15,395,765	113,115	77,403	2,667,833	4,892,211
Total Loans	27,203	883,781	5,611,332	64,317,951	773,126	38,446,179	187,339	99,734	8,694,769	11,155,936
Allowance for Loan Losses	400	4,120	87,746	833,140	35,869	192,981	1,472	2,008	65,617	165,633
Total Investments	1,460	23,918	1,426,425	30,516,973	429,400	13,038,715	8,705	13,989	415,492	8,295,478
Allowance for Investment Losses	0	0	36,057	0	0	0	0	0	0	0
Land & Building (Net)	0	0	286,979	3,114,539	0	2,232,932	0	0	322,716	821,257
Furniture, Fixtures, & Equipment	160	3,660	33,477	282,624	1,456	205,969	0	221	18,276	170,059
Other Assets	0	2,462	20,726	1,010,947	51	288,550	0	0	69,637	156,861
TOTAL ASSETS	29,036	934,914	7,651,005	102,081,836	1,183,555	56,045,734	218,719	114,095	9,794,929	20,540,688
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	0	85,763	1,179,393	23,782,558	0	7,548,901	0	0	215,848	4,963,346
Share Drafts	0	0	307,935	7,807,010	0	7,604,597	0	0	1,181,781	1,995,117
IRA's	0	0	868,528	10,503,937	94,320	6,021,656	0	0	587,833	3,796,771
Regular Shares	23,277	758,946	4,873,767	39,110,666	958,626	19,813,138	192,304	102,304	6,992,642	6,298,141
Other Deposits	0	0	0	10,369,986	0	10,763,577	0	0	0	2,034,091
Total Deposits	23,277	844,709	7,229,623	91,574,157	1,052,946	51,751,869	192,304	102,304	8,978,104	19,087,466
Dividends and Interest Payable	0	1,798	14,423	859,030	1,590	0	0	0	1,934	246,348
Borrowings	0	0	0	0	0	29,943	0	0	0	0
Accounts Payable & Other Liabilities	3,400	2,026	13,585	339,675	2,447	316,153	0	0	61,928	23,047
Regular Reserve	2,083	51,470	196,828	5,326,731	40,530	2,388,379	16,751	9,424	202,451	833,452
Other Reserves	0	33,209	4,278	2,738,699	11,222	1,407,337	0	2,000	150,791	0
Undivided Earnings	276	1,702	192,268	1,243,544	74,820	152,053	9,664	367	399,721	350,375
TOTAL LIABILITIES AND EQUITY	29,036	934,914	7,651,005	102,081,836	1,183,555	56,045,734	218,719	114,095	9,794,929	20,540,688

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138 Reporting Figures In Dollars	HI-LAND	HORSE CANYON	INDUSTRIAL SUPPLY	IRECO	IRON COUNTY EDUCATORS	JORDAN	KAISER STEEL	KINGS PEAK	LEHI WORKS	LOGAN CACHE RICH
ASSETS										
Cash	(6,946)	10,844	2,488	27,158	30,431	507,509	94,934	60	14,495	38,603
Loans										
Unsecured	371,920	0	23,785	49,643	480,184	2,840,131	0	147,696	60,000	42,938
Auto	1,165,525	0	0	87,770	219,387	3,683,344	69,502	115,810	2,100	918,748
Real Estate	1,129,782	227,113	0	0	1,032,622	3,797,210	313,216	108,271	65,653	0
Commercial	0	0	0	0	0	0	0	42,075	0	0
Other	2,346,964	366,466	153,398	91,108	1,131,470	10,449,485	1,004,306	310,094	763,957	1,876,442
Total Loans	5,014,191	593,579	177,183	228,521	2,863,663	20,770,170	1,387,024	723,946	891,710	2,838,128
Allowance for Loan Losses	58,655	31,670	4,991	2,974	12,052	70,572	4,130	2,997	15,794	949
Total Investments	410,095	55,864	4,089	9,271	266,880	4,965,862	475,434	50,545	87,203	221,176
Allowance for Investment Losses	0	0	0	0	0	12,243	0	0	0	0
Land & Building (Net)	20,227	751	0	0	0	838,332	0	0	3,464	0
Furniture, Fixtures, & Equipment	17,142	17,408	0	1,519	0	188,406	0	1,129	0	10,490
Other Assets	19,779	1,796	0	0	35,744	145,969	33,413	3,708	0	2,319
TOTAL ASSETS	5,415,834	648,572	178,769	263,495	3,184,667	27,333,433	1,986,675	776,392	981,078	3,109,766
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	0	0	0	0	754,871	8,899,785	0	0	334,716	0
Share Drafts	0	0	0	0	75,480	1,732,796	0	0	0	0
IRA's	511,006	0	0	0	320,603	3,214,774	276,312	50,817	197,694	0
Regular Shares	3,870,468	614,786	137,301	0	1,284,596	0	1,560,079	676,060	211,942	2,734,171
Other Deposits	0	0	0	255,183	0	11,598,603	0	0	0	0
Total Deposits	4,381,474	614,786	137,301	255,183	2,435,550	25,445,958	1,836,391	726,876	744,352	2,734,171
Dividends and Interest Payable	0	0	0	2,637	50	200,490	0	10,691	0	0
Borrowings	472,000	0	0	0	337,357	0	0	0	143,500	0
Accounts Payable & Other Liabilities	5,297	333	225	684	0	49,404	13,495	84	2,017	0
Regular Reserve	239,269	4,689	13,887	2,821	131,926	849,343	83,972	30,094	57,380	139,034
Other Reserves	15,000	0	0	0	849	0	50,404	0	917	1,879
Undivided Earnings	302,794	28,764	27,356	2,170	278,938	788,238	2,413	8,647	32,912	234,682
TOTAL LIABILITIES AND EQUITY	5,415,834	648,572	178,769	263,495	3,184,667	27,333,433	1,986,675	776,392	981,078	3,109,766

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138 Reporting Figures In Dollars	LOGAN CITY	MCBEE SYSTEMS	MCKAY-DEE HOSPITAL	MEADOW GOLD	MIDLAND CENTRAL	MIDVALLEY	MILLARD CO	MORONI FEED	MOUNTAIN AMERICA	MURRAY SCHOOLS
ASSETS										
Cash	12,391	10,458	6,472	1,130	26,974	75,456	289,704	4,093	8,264,364	131,210
Loans										
Unsecured	0	0	1,249,282	85,204	825,436	360,720	448,770	729,818	27,263,674	365,582
Auto	0	0	3,081,009	391,646	574,884	188,321	1,004,836	298,070	32,273,670	48,564
Real Estate	0	0	2,895,248	54,468	1,287,751	884,850	2,494,904	1,680,026	67,498,917	1,528,360
Commercial	0	0	0	0	41,271	0	0	0	12,579,714	0
Other	598,763	252,155	8,705,577	1,104,655	1,274,213	1,241,821	3,142,432	1,437,501	68,182,742	1,112,933
Total Loans	598,763	252,155	15,931,116	1,635,973	4,003,555	2,675,712	7,090,942	4,145,415	207,798,717	3,055,439
Allowance for Loan Losses	17,629	840	197,653	14,715	142,045	56,133	250,267	2,952	1,960,486	29,702
Total Investments	7,975	5,850	2,709,068	19,685	91,085	62,600	489,129	1,790,272	43,269,546	177,001
Allowance for Investment Losses	0	0	39,423	0	0	0	0	0	6,703	0
Land & Building (Net)	0	0	166,449	0	271,612	200,493	372,861	6,000	15,782,270	36,415
Furniture, Fixtures, & Equipment	4,958	0	221,029	13,629	55,371	12,054	45,454	15,997	2,190,250	54,081
Other Assets	784	0	133,889	8,562	34,638	26,759	166,643	11,326	4,910,740	95,248
TOTAL ASSETS	607,243	267,623	18,930,947	1,664,264	4,341,190	2,996,942	8,204,465	5,970,151	280,248,698	3,521,692
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	0	0	3,856,757	0	1,794,345	467,353	2,478,596	0	80,143,804	967,383
Share Drafts	0	0	2,094,687	0	281,350	139,744	888,724	0	27,992,050	0
IRA's	0	0	2,000,111	237,639	394,394	297,250	1,102,611	816,351	23,010,937	29,115
Regular Shares	566,562	246,137	5,390,914	1,151,793	969,933	1,845,506	3,717,544	4,554,488	82,534,854	1,356,468
Other Deposits	0	0	4,260,933	0	67,151	0	0	288,773	48,369,818	945,920
Total Deposits	566,562	246,137	17,603,402	1,389,432	3,507,173	2,749,853	8,187,476	5,659,612	262,051,463	3,298,886
Dividends and Interest Payable	0	0	197,696	0	29,629	1,005	106,285	0	487,441	43,354
Borrowings	0	0	0	0	757,101	160,395	0	0	868,487	0
Accounts Payable & Other Liabilities	0	120	61,164	0	19,113	6,925	27,472	0	987,798	3,188
Regular Reserve	27,306	15,626	789,178	93,212	28,770	77,815	0	212,332	10,104,189	133,574
Other Reserves	1,009	0	0	16,180	0	257	0	7,000	0	0
Undivided Earnings	12,366	5,740	279,507	165,440	(596)	692	(116,768)	91,207	5,749,320	42,690
TOTAL LIABILITIES AND EQUITY	607,243	267,623	18,930,947	1,664,264	4,341,190	2,996,942	8,204,465	5,970,151	280,248,698	3,521,692

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138 Reporting Figures In Dollars	NATIONAL J A C L	NEBO	NEWSPAPER EMPLOYEES	NORTHWEST	OGDEN GOVERNMENT	OGDEN MUNICIPAL	OGDEN TEACHERS	PACIFIC PIPE	PEOPLES ELECTRIC POWER	PHILLIPS WASATCH	PIONEER
ASSETS											
Cash	16,689	530,142	138,539	145,499	353,354	1,180,056	123,574	221,286	62,132	10,847	679,105
Loans											
Unsecured	1,321,666	181,782	557,695	1,627,677	3,657,964	1,211,577	0	165,612	69,396	224,153	548,738
Auto	2,829,643	1,293,706	325,993	2,416,691	7,060,072	1,137,284	0	769,508	188,846	1,011,921	859,736
Real Estate	0	1,132,015	0	14,372,670	4,875,629	2,378,083	0	617,428	0	366,212	1,028,131
Commercial	0	0	56,832	666,552	0	0	0	0	0	0	0
Other	1,460,154	4,344,775	2,400,438	5,185,613	5,558,517	4,922,689	3,216,593	2,865,490	399,059	489,414	7,045,782
Total Loans	5,611,463	6,952,278	3,340,958	24,269,203	21,152,182	9,649,633	3,216,593	4,418,038	657,301	2,091,700	9,482,387
Allowance for Loan Losses	76,353	36,030	17,865	277,457	67,110	107,150	88,417	12,755	10,534	17,532	234,700
Total Investments	4,088,135	813,065	1,887,789	850,694	4,285,435	2,108,166	957,515	471,625	34,033	778,551	1,529,248
Allowance for Investment Losses	0	0	0	0	0	5,000	0	0	0	0	0
Land & Building (Net)	55,038	49,406	0	166,185	997,304	88,588	9,379	241,261	0	0	275,356
Furniture, Fixtures, & Equipment	20,219	33,091	14,289	86,067	305,977	47,413	0	69,609	208	14,146	78,344
Other Assets	30,878	27,811	9,294	344,333	210,087	175,061	41,216	57,413	9,381	30,902	92,555
TOTAL ASSETS	9,746,069	8,369,764	5,373,005	25,584,524	27,237,229	13,136,767	4,259,860	5,466,477	752,521	2,908,614	11,902,295
LIABILITIES AND EQUITY											
Deposits											
Certificates of Deposit	800,000	0	397,397	7,636,609	3,972,024	812,593	295,826	1,106,255	157,200	707,807	1,263,196
Share Drafts	0	0	0	2,166,406	2,067,799	775,259	0	247,070	0	0	2,511,706
IRA's	766,372	662,647	1,280,348	3,726,844	2,650,092	2,756,352	427,532	1,010,335	0	702,347	1,944,805
Regular Shares	6,941,137	6,210,702	3,331,366	10,514,209	16,699,609	7,685,322	3,011,643	2,653,378	477,962	1,282,247	4,542,538
Other Deposits	0	0	17,465	245,558	0	0	0	0	66,079	0	975,647
Total Deposits	8,507,509	6,873,349	5,026,576	24,289,626	25,389,524	12,029,526	3,735,001	5,017,038	701,241	2,692,401	11,237,892
Dividends and Interest Payable	17,070	125,731	0	99,681	96,597	97,445	0	19,486	0	8,810	38,750
Borrowings	0	0	0	0	0	0	0	0	0	0	0
Accounts Payable & Other Liabilities	1,754	362,032	2,940	23,004	138,947	33,344	3,415	10,512	5,695	463	69,552
Regular Reserve	435,834	356,546	193,820	999,526	1,346,686	608,581	0	253,951	26,883	118,044	470,208
Other Reserves	585,228	0	64,000	0	0	0	173,616	31,413	78	0	4,465
Undivided Earnings	198,674	652,107	85,669	172,687	265,475	367,871	347,828	134,077	18,624	88,896	81,428
TOTAL LIABILITIES AND EQUITY	9,746,069	8,369,764	5,373,005	25,584,524	27,237,229	13,136,767	4,259,860	5,466,477	752,521	2,908,614	11,902,295

STATE CHARTERED CREDIT UNIONS
June 30, 1989

138 Reporting Figures In Dollars	PIPING CONTRACTORS	P & S	PRESTO	PRIMARY HOSPITAL	PRO OF UTAH	PROVO CITY	PROVO POLICE & FIRE DEPT.	PROVO POSTAL	PROVO SCHOOL DISTRICT	PYKE
ASSETS										
Cash	22,840	15,150	20,874	50,757	9,429	7,802	8,449	1,074	91,159	22,679
Loans										
Unsecured	0	264,673	13,320	281,784	0	163,763	60,716	224,499	1,197,360	80,319
Auto	0	689,109	0	735,785	31,729	565,900	297,862	153,854	1,093,419	41,199
Real Estate	0	673,073	0	0	52,395	354,508	75,822	797,067	1,979,456	0
Commercial	0	0	0	0	0	0	0	0	67,976	0
Other	275,467	1,582,690	117,233	899,615	158,929	1,247,279	924,754	2,239,866	2,657,558	297,014
Total Loans	275,467	3,209,545	130,553	1,917,184	243,053	2,331,451	1,359,154	3,415,286	6,995,769	418,532
Allowance for Loan Losses	18,380	26,097	1,961	20,617	2,000	9,962	3,000	37,870	59,382	4,200
Total Investments	25,230	390,048	3,516	25,466	8,958	61,763	26,474	60,549	693,060	29,204
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land & Building (Net)	0	1	0	0	10,000	0	0	0	509,483	0
Furniture, Fixtures, & Equipment	0	12,899	208	0	2,720	11,997	5,307	2,976	19,223	4,374
Other Assets	9,025	13,844	0	0	0	20,328	0	45,131	65,010	2,153
TOTAL ASSETS	314,183	3,615,390	153,190	1,972,790	272,160	2,423,379	1,396,384	3,487,146	8,314,322	472,742
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	0	714,157	8,040	629,992	0	90,000	0	0	825,600	0
Share Drafts	0	224,291	0	0	0	0	0	0	210,686	0
IRA's	49,120	361,826	0	224,908	0	269,651	0	195,785	1,340,462	66,966
Regular Shares	214,932	1,973,109	121,491	876,136	244,584	1,769,664	1,308,081	2,616,409	5,001,501	367,336
Other Deposits	0	0	0	0	0	0	0	0	0	0
Total Deposits	264,052	3,273,383	129,531	1,731,036	244,584	2,129,315	1,308,081	2,812,194	7,378,249	434,302
Dividends and Interest Payable	0	33,918	0	30,931	0	36,570	0	53,347	0	0
Borrowings	0	0	0	0	7,096	81,433	0	188,597	0	0
Accounts Payable & Other Liabilities	302	6,521	633	2,351	905	2,477	0	2,135	8,456	1,583
Regular Reserve	30,465	166,828	8,778	125,612	15,828	102,463	76,806	190,200	321,555	20,630
Other Reserves	0	77,749	0	0	0	21,439	5,741	6,056	60,587	2,231
Undivided Earnings	19,364	56,991	14,248	82,860	3,747	49,682	5,756	234,617	545,475	13,996
TOTAL LIABILITIES AND EQUITY	314,183	3,615,390	153,190	1,972,790	272,160	2,423,379	1,396,384	3,487,146	8,314,322	472,742

STATE CHARTERED CREDIT UNIONS
June 30, 1989

138 Reporting Figures In Dollars	S L BOARD OF REALTORS	SALT LAKE CITY EMPLOYEES	SALT LAKE CITY FIREMAN'S	SALT LAKE CITY WATER DEPT.	SALT LAKE COUNTY EMPLOYEES	SALT LAKE POLICE	SALT LAKE SCHOOLS	SALT WORKERS	SAN JUAN	SCENIC RAIL
ASSETS										
Cash	8,361	586,216	126,889	15,575	119,179	113,419	559,110	4,065	7,502	187,381
Loans										
Unsecured	33,288	3,821,198	1,107,041	0	299,582	871,816	1,270,443	0	13,756	1,437,206
Auto	175,978	2,908,226	1,113,214	0	900,514	1,932,955	2,456,473	0	0	885,818
Real Estate	280,015	10,305,648	3,318,092	0	0	1,149,318	1,171,551	0	46,198	614,267
Commercial	0	1,601,671	0	0	0	0	0	0	0	0
Other	176,480	5,059,138	3,712,001	351,149	1,275,034	1,904,596	1,232,359	433,785	385,173	2,157,989
Total Loans	665,761	23,695,881	9,250,348	351,149	2,475,130	5,858,685	6,130,827	433,785	445,127	5,095,280
Allowance for Loan Losses	9,479	419,688	117,246	4,216	27,698	65,995	71,837	15,590	48	35,673
Total Investments	13,544	1,729,840	729,226	38,158	1,578,809	1,274,501	3,444,298	22,871	7,678	811,660
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land & Building (Net)	0	1,325,696	151,606	0	0	206,269	231,714	0	0	308,549
Furniture, Fixtures, & Equipment	3,649	188,193	36,674	5,477	0	113,021	60,794	1	7,496	12,457
Other Assets	3,088	440,838	126,670	1,404	8,254	98,409	69,401	0	1,750	29,108
TOTAL ASSETS	684,924	27,546,976	10,304,167	407,547	4,153,674	7,598,309	10,424,306	445,132	469,505	6,408,762
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	0	5,370,506	3,112,132	0	0	1,564,527	20,000	0	7,598	867,018
Share Drafts	0	2,489,175	540,815	0	0	556,239	545,358	0	0	404,037
IRA's	0	2,743,513	897,518	2,113	0	1,304,702	0	0	0	932,231
Regular Shares	632,600	13,840,046	4,410,496	375,460	3,798,627	3,748,199	9,218,046	280,136	397,824	4,015,109
Other Deposits	0	643,768	16,266	0	0	0	0	0	0	0
Total Deposits	632,600	25,087,008	8,977,227	377,572	3,798,627	7,173,667	9,783,404	280,136	405,422	6,218,395
Dividends and Interest Payable	0	124,030	47,484	0	0	29,572	206	10,479	0	0
Borrowings	0	32,834	0	0	0	0	0	0	25,000	0
Accounts Payable & Other Liabilities	306	91,898	33,039	2,950	1,694	13,981	25,622	0	340	1,361
Regular Reserve	30,410	900,087	929,000	20,712	149,427	229,547	335,614	37,836	33,346	155,093
Other Reserves	0	0	15,114	0	0	35,597	0	857	0	0
Undivided Earnings	21,608	1,311,119	302,303	6,312	203,926	115,945	279,460	115,824	5,397	33,913
TOTAL LIABILITIES AND EQUITY	684,924	27,546,976	10,304,167	407,547	4,153,674	7,598,309	10,424,306	445,132	469,505	6,408,762

STATE CHARTERED CREDIT UNIONS
June 30, 1989

138 Reporting Figures In Dollars	SCHREIBER	S E A	SNOWBIRD	SORENSON	SOUTH SANPETE	SOUTHWEST INDUSTRIAL AREA	STANDARD OPTICAL	SUMWEST	SWEET'S EMPLOYEES	TANNER
ASSETS										
Cash	0	105,445	25,536	70	20,300	4,142	1,589	215,770	232	130,664
Loans										
Unsecured	102,138	139,662	9,333	187,527	4,915	0	0	0	19,562	0
Auto	208,643	723,273	77,027	207,932	67,361	0	0	0	23,802	0
Real Estate	218,533	114,862	0	0	0	0	0	0	0	0
Commercial	0	0	0	0	0	0	0	0	0	0
Other	316,354	119,138	114,915	588,608	69,841	50,371	51,160	2,928,396	114,033	666,467
Total Loans	845,668	1,096,935	201,275	984,067	142,117	50,371	51,160	2,928,396	157,397	666,467
Allowance for Loan Losses	11,266	1,591	9,090	10,347	3,186	4,790	5,328	2,895	3,759	27,323
Total Investments	46,170	78,062	11,114	220,852	162,409	62,717	12,215	42,518	1,785	200,373
Allowance for Investment Losses	0	3,823	0	0	0	0	0	0	0	0
Land & Building (Net)	0	0	0	0	0	0	0	55,306	0	0
Furniture, Fixtures, & Equipment	4,347	9,995	2,964	5,165	0	0	0	69,049	0	14,710
Other Assets	4,524	0	341	786	0	0	0	39,004	0	0
TOTAL ASSETS	889,443	1,285,022	232,140	1,200,593	321,640	112,440	59,633	3,347,148	155,655	984,891
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	68,780	0	0	51,999	0	0	0	1,360,908	0	87,900
Share Drafts	0	0	0	0	0	0	0	282,132	0	0
IRA's	307,570	0	0	88,528	0	0	0	84,674	0	0
Regular Shares	420,641	1,159,208	212,173	862,235	282,642	105,067	53,605	1,082,611	139,416	842,381
Other Deposits	13,580	0	0	112,639	0	0	0	47	0	0
Total Deposits	810,571	1,159,208	212,173	1,115,401	282,642	105,067	53,605	2,810,372	139,416	930,281
Dividends and Interest Payable	1,776	0	0	7,476	0	0	1,154	496,669	0	0
Borrowings	0	0	0	0	0	0	0	449	3,000	0
Accounts Payable & Other Liabilities	451	537	0	9,018	0	0	0	17,117	49	847
Regular Reserve	34,038	105,311	22,170	49,111	17,328	4,220	3,775	0	7,233	16,120
Other Reserves	952	0	0	7,372	0	33	0	0	0	0
Undivided Earnings	41,655	19,966	(2,203)	12,215	21,670	3,120	1,099	22,541	5,957	37,643
TOTAL LIABILITIES AND EQUITY	889,443	1,285,022	232,140	1,200,593	321,640	112,440	59,633	3,347,148	155,655	984,891

STATE CHARTERED CREDIT UNIONS
June 30, 1989

138 Reporting Figures In Dollars	TEXAS GULF POTASH	THIOKOL	TRANS WEST	TREASURY	TRI COUNTY	U P & L OGDEN	UCB	UINTAH	UNIVERSITY OF UTAH	USU COMMUNITY
ASSETS										
Cash	4,762	64,583	508,142	22,452	7,277	74,474	27,733	0	1,414,565	2,929,384
Loans										
Unsecured	29,285	1,564,308	1,543,170	562,135	30,625	129,648	0	249,540	8,267,375	3,453,131
Auto	18,931	3,472,329	2,819,851	1,029,971	101,712	715,343	0	66,407	12,209,396	3,735,024
Real Estate	0	762,685	7,112,543	1,371,817	0	229,257	0	20,756	4,973,625	5,636,448
Commercial	0	0	0	0	0	0	0	0	0	235,100
Other	144,706	4,164,558	8,428,681	549,408	9,037	950,536	37,315	412,363	18,977,802	8,521,316
Total Loans	192,922	9,963,880	19,904,245	3,513,331	141,374	2,024,784	37,315	749,066	44,428,198	21,581,019
Allowance for Loan Losses	4,010	47,720	452,295	28,451	4,896	6,000	1,649	94	381,502	147,370
Total Investments	117,057	1,038,110	2,732,200	333,851	49,246	30,858	1,773	60,395	17,711,440	4,183,648
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land & Building (Net)	0	494,012	744,774	0	0	0	0	0	1,595,306	473,617
Furniture, Fixtures, & Equipment	10	159,453	127,211	0	0	4,034	0	151	991,839	201,859
Other Assets	0	62,151	439,566	12,257	0	6,723	36	1,096	452,706	1,081,520
TOTAL ASSETS	310,741	11,734,469	24,003,843	3,853,440	193,001	2,134,873	65,208	810,615	66,212,552	30,303,677
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	0	1,851,093	6,688,394	192,128	0	323,700	0	107,755	5,471,967	7,679,062
Share Drafts	0	802,432	1,518,337	0	0	0	0	0	14,355,442	7,612,064
IRA's	0	675,536	2,740,152	645,165	0	0	0	0	6,446,511	1,406,758
Regular Shares	225,315	7,540,266	7,562,695	2,297,496	156,239	1,553,685	56,404	623,037	27,615,791	10,297,867
Other Deposits	0	0	4,568,359	0	0	0	0	0	8,025,942	0
Total Deposits	225,315	10,869,327	23,077,938	3,134,789	156,239	1,877,385	56,404	730,792	61,915,653	26,995,751
Dividends and Interest Payable	0	39,915	124,837	0	0	32,200	0	10,210	0	61,412
Borrowings	0	0	28,044	106,689	0	0	0	17,390	0	0
Accounts Payable & Other Liabilities	694	27,640	79,410	10,750	62	1,766	0	417	192,606	1,114,775
Regular Reserve	21,923	375,414	649,171	335,000	14,524	119,392	5,162	18,594	1,542,150	875,732
Other Reserves	10,018	388,342	0	229,494	20,132	0	0	0	2,384,719	84,379
Undivided Earnings	52,791	33,831	44,443	36,420	2,044	104,130	3,642	33,212	177,424	1,171,628
TOTAL LIABILITIES AND EQUITY	310,741	11,734,469	24,003,843	3,853,440	193,001	2,134,873	65,208	810,615	66,212,552	30,303,677

STATE CHARTERED CREDIT UNIONS
June 30, 1989

138 Reporting Figures In Dollars	UTAH ASSOCIATIONS	UTAH CENTRAL	UTAH CHIROPRACTORS	UTAH COPPER	UTAH OIL WORKERS	UTAH POWER & LIGHT	UTAH PRISON	UTAH SCHOOLS FOR DEAF & BLIND	UTAH TRANSIT	UTAH VALLEY
ASSETS										
Cash	23,198	1,291,084	6,290	214,912	98,897	79,224	1,614	18,037	20,131	63,213
Loans										
Unsecured	184,988	4,495,290	5,139	131,215	350,900	3,077,427	57,900	87,848	2,773	138,471
Auto	981,705	8,529,939	93,471	1,513,204	2,608,845	3,978,705	403,357	168,928	0	254,767
Real Estate	774,770	8,394,204	0	1,632,432	56,100	6,806,053	0	0	0	612,418
Commercial	0	0	123,195	0	0	0	0	0	0	0
Other	1,306,193	7,450,103	15,553	3,582,683	1,397,508	6,440,819	1,739,764	348,346	418,658	1,168,547
Total Loans	3,247,656	28,869,536	237,358	6,859,534	4,413,353	20,303,004	2,201,021	605,122	481,431	2,174,203
Allowance for Loan Losses	25,464	447,616	14,907	46,198	39,754	149,528	27,901	10,481	1,162	24,519
Total Investments	649,557	11,346,289	35,873	8,361,528	4,561,616	5,829,234	38,422	167,388	14,618	499,790
Allowance for Investment Losses	57,331	0	0	232,529	0	0	0	6,846	0	0
Land & Building (Net)	0	1,863,356	0	28,018	0	0	0	0	0	137,225
Furniture, Fixtures, & Equipment	122,673	172,742	0	5,513	19,671	3,754	18,878	681	1	125,693
Other Assets	52,154	667,650	4,185	73,653	69,376	159,662	9,659	0	2,557	29,787
TOTAL ASSETS	4,012,443	43,763,041	268,799	15,264,431	9,123,159	26,225,350	2,241,693	773,901	517,576	3,005,392
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	136,608	7,535,492	0	2,250,860	21,100	0	638,727	0	84,575	341,024
Share Drafts	571,135	2,473,149	0	0	0	0	0	0	0	205,660
IRA's	446,119	5,846,007	101,285	2,613,032	0	0	190,400	0	50,648	92,888
Regular Shares	2,515,279	19,539,380	149,075	9,520,331	6,837,507	24,036,414	1,066,592	711,445	344,483	2,197,732
Other Deposits	0	5,782,750	0	0	0	0	0	75	0	0
Total Deposits	3,669,141	41,176,778	250,360	14,384,223	6,858,607	24,036,414	1,895,719	711,520	479,706	2,837,304
Dividends and Interest Payable	0	277,000	0	11,878	124,290	477,551	0	0	1,542	48,646
Borrowings	0	0	0	0	0	0	160,000	0	20,000	0
Accounts Payable & Other Liabilities	27,103	171,227	0	0	2,249	18,801	3,037	274	403	4,983
Regular Reserve	168,379	1,123,984	17,393	337,917	427,881	885,821	96,125	48,499	14,425	81,139
Other Reserves	0	650,000	0	0	0	0	0	0	0	0
Undivided Earnings	147,820	364,052	1,046	530,413	1,710,132	806,763	86,812	13,608	1,500	33,320
TOTAL LIABILITIES AND EQUITY	4,012,443	43,763,041	268,799	15,264,431	9,123,159	26,225,350	2,241,693	773,901	517,576	3,005,392

STATE CHARTERED CREDIT UNIONS
June 30, 1989

138 Reporting	U N D C	U O A	U P H A	VALTEK	WASCO	WATER & SANITATION	WEBER	WESTERN DISTRICT
Figures In Dollars								
ASSETS								
Cash	13,250	13,747	0	(373)	82,867	2,364	1,290,129	38,581
Loans								
Unsecured	0	70,916	57,513	134,556	61,291	135,887	1,297,706	46,707
Auto	0	229,810	184,963	0	143,257	57,497	5,679,382	416,780
Real Estate	0	0	0	0	543,145	0	2,957,226	504,251
Commercial	0	0	0	0	0	0	948,965	0
Other	91,280	102,778	20,793	201,833	479,225	416,071	7,171,535	61,169
Total Loans	91,280	403,503	263,269	336,389	1,226,918	609,455	18,054,814	1,028,907
Allowance for Loan Losses	4,594	52,033	18,805	468	8,040	14,138	1,264,779	22,094
Total Investments	24,564	31,240	14,446	6,346	742,060	18,465	4,264,110	740,709
Allowance for Investment Losses	0	0	0	0	0	0	0	0
Land & Building (Net)	0	0	0	0	0	0	0	33,771
Furniture, Fixtures, & Equipment	0	0	2,268	0	23,840	1	69,033	23,116
Other Assets	0	1,025	0	596	25,212	4,094	255,879	15,329
TOTAL ASSETS	124,500	397,483	261,178	342,490	2,092,857	620,241	22,669,186	1,858,319
LIABILITIES AND EQUITY								
Deposits								
Certificates of Deposit	0	287,714	40,500	0	843,358	48,317	7,128,831	0
Share Drafts	0	0	0	0	0	0	2,095,654	0
IRA's	0	61,928	0	0	0	0	2,411,234	118,054
Regular Shares	109,936	48,493	196,994	325,779	0	526,811	4,959,385	1,579,757
Other Deposits	0	0	0	0	1,055,521	0	4,617,035	0
Total Deposits	109,936	398,134	237,494	325,779	1,898,879	575,128	21,212,139	1,697,811
Dividends and Interest Payable	0	0	372	0	0	1,432	141,204	0
Borrowings	0	0	0	0	0	0	0	0
Accounts Payable & Other Liabilities	79	0	50	(2,854)	0	0	18,195	1,071
Regular Reserve	8,912	12,402	23,123	15,507	71,951	30,623	606,493	102,937
Other Reserves	0	0	0	800	0	0	349,037	0
Undivided Earnings	5,573	(13,054)	139	3,258	122,027	13,058	322,118	56,500
TOTAL LIABILITIES AND EQUITY	124,500	397,483	261,178	342,490	2,092,857	620,241	22,669,186	1,858,319

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED CREDIT UNIONS
FOR THE SIX MONTH PERIOD ENDING JUNE 30, 1989

138 Reporting
Figures in Dollars

INCOME	
Interest on Loans	76,951,100
Interest Refund	89,805
Income from Other Investments	21,602,746
Other Operating Income	7,365,726
TOTAL INCOME	105,829,767
EXPENSES	
Employee Compensation and Benefit	16,624,448
Travel and Conference	598,780
Office Occupancy	3,104,124
Office Operations	7,214,770
Educational and Promotional	2,200,818
Loan Servicing	823,844
Professional and Outside Services	926,781
Provision for Loan Loss	7,763,861
Provision for Investment Loss	30,547
Member Insurance	2,013,602
Operating Fees	310,185
Interest on Borrowed Money	514,572
Miscellaneous Operating Expense	1,257,455
TOTAL OPERATING EXPENSES	43,383,787
INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS	62,445,980
NON-OPERATING GAINS OR LOSSES	
Gain (Loss) on Investments	(277,601)
Gain (Loss) on Disposition of Assets	(8,718)
Other Non-operating Income (Expense)	53,685
INCOME (LOSS) BEFORE DIVIDENDS AND/OR INTEREST	62,213,346
INTEREST ON DEPOSITS	
Dividends on Shares	29,933,143
Interest on Deposits	26,971,324
NET INCOME	5,308,879
RESERVE TRANSFERS	
Required Transfer to Statutory Reserves	5,195,589
Additional Transfers to Reserves	1,103,679

STATE CHARTERED CREDIT UNIONS
December 31, 1988

142 Reporting Figures In Dollars	TOTAL STATE CREDIT UNIONS	A F HOSPITAL	ACORN	ALPINE	AMCOR	AMERICA FIRST	AMERICAN PAPER EMPLOYEES	ASSOCIATED	BAILEY	BALANCE ROCK
ASSETS										
Cash	47,460,245	43,386	92,161	498,817	11,051	8,195,970	11,315	218,613	12,290	15,073
Loans										
Unsecured	243,997,855	0	731,698	6,618,928	0	94,160,979	34,746	563,235	29,765	182,937
Auto	265,186,047	16,082	517,313	769,524	0	61,590,316	12,685	540,441	75,183	533,984
Real Estate	309,623,968	0	513,227	1,738,485	0	68,128,982	0	348,396	0	0
Commercial	24,804,232	0	0	0	0	10,586,977	59,515	0	0	0
Other	527,834,932	198,224	1,910,600	5,704,205	231,788	117,249,536	5,641	1,636,163	324,386	1,009,083
Total Loans	1,371,447,036	214,306	3,672,838	14,831,142	231,788	351,716,792	112,587	3,088,235	429,334	1,726,004
Allowance for Loan Losses	17,998,883	9,675	58,823	150,360	4,623	6,514,832	3,202	78,605	5,945	17,811
Total Investments	495,986,818	12,683	78,984	6,836,713	22,864	161,577,675	4,633	1,590,857	472,452	353,679
Allowance for Investment Losses	1,016,385	0	0	0	0	0	0	0	0	0
Land & Building (Net)	51,758,162	0	0	173,502	0	13,203,657	0	0	0	0
Furniture, Fixtures, & Equipment	11,715,646	6,934	71,012	68,385	2,025	2,678,906	0	21,594	312	16,142
Other Assets	24,282,658	0	0	86,007	0	5,604,589	746	12,016	4,578	0
TOTAL ASSETS	1,983,635,292	267,634	3,856,173	22,344,206	263,105	536,462,757	126,079	4,852,710	913,021	2,093,086
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	408,921,255	0	991,879	2,167,548	0	138,849,049	0	0	0	0
Share Drafts	156,572,350	0	121,741	2,397,000	0	38,543,769	0	93,394	0	88,394
IRA's	186,552,237	0	524,677	1,788,936	0	31,756,297	0	958,964	0	0
Regular Shares	937,596,690	229,872	1,396,200	13,266,747	240,059	278,302,729	110,452	3,079,323	810,852	1,851,048
Other Deposits	130,433,876	3,022	0	0	0	0	0	0	0	343
Total Deposits	1,820,076,407	232,894	3,034,497	19,620,231	240,059	487,451,844	110,452	4,131,681	810,852	1,939,785
Dividends and Interest Payable	9,930,244	0	67,495	63,954	0	3,208,124	0	64,334	28,784	0
Borrowings	12,482,053	0	566,494	37,575	0	1,288,000	0	0	0	0
Accounts Payable & Other Liabilities	4,061,495	107	7,855	4,065	122	1,120,832	0	1,729	220	3,611
Regular Reserve	65,836,997	14,480	151,841	900,634	17,788	14,914,432	5,847	280,756	37,404	62,077
Other Reserves	39,876,819	279	0	0	0	28,371,554	0	51,717	0	35,802
Retained Earnings	31,371,269	19,874	27,989	1,717,747	5,136	107,971	9,780	322,493	35,761	51,811
TOTAL LIABILITIES AND EQUITY	1,983,635,292	267,634	3,856,173	22,344,206	263,105	536,462,757	126,079	4,852,710	913,021	2,093,086

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142 Reporting Figures In Dollars	BEEHIVE STATE EMPLOYEES	BIG VALLEY	BLUE-CROSS BLUE-SHIELD	BONNEVILLE FIRST	BROWNING	BUEHNER	CARBON	CATHOLIC COMMUNITY	CEDAR	CEE
ASSETS										
Cash	385,294	6,341	0	125,779	0	7,511	157,113	7,700	13,127	1,896
Loans										
Unsecured	2,062,894	7,039	308,362	535,718	132,174	235,705	158,027	236,892	0	17,882
Auto	3,719,183	0	625,751	3,220,480	312,703	80,981	2,133,804	277,310	0	30,208
Real Estate	10,268,876	147,592	80,884	2,759,329	0	185,497	2,372,200	0	0	0
Commercial	0	0	0	0	0	0	0	0	0	0
Other	8,381,600	344,380	791,564	1,105,585	271,496	0	1,067,313	108,825	1,071,620	45,190
Total Loans	24,432,553	499,011	1,806,561	7,621,112	716,373	502,183	5,731,344	623,027	1,071,620	93,280
Allowance for Loan Losses	201,047	2,633	11,159	189,846	11,497	7,698	27,870	27,984	6,929	5,713
Total Investments	2,655,049	141,554	723,830	(97,023)	82,642	95,235	334,299	529,070	22,828	2,807
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land & Building (Net)	2,442,561	0	0	200,651	0	0	131,609	0	0	0
Furniture, Fixtures, & Equipment	0	3,289	50,058	54,231	4,982	0	28,224	8,116	6,945	0
Other Assets	184,355	1,543	31,232	638,592	577	21,243	86,390	65	1,011	0
TOTAL ASSETS	29,898,765	649,105	2,600,522	8,353,496	793,077	618,474	6,441,109	1,139,994	1,108,602	92,270
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	100,000	131,639	707,246	338,577	173,516	163,240	1,980,580	0	388,870	3,000
Share Drafts	1,707,593	0	64,857	774,723	0	0	795,932	0	0	72,533
IRA's	4,646,474	130,087	549,438	1,088,600	0	182,892	713,067	132,635	57,478	0
Regular Shares	21,345,464	373,003	1,051,478	2,732,220	515,252	172,744	2,542,869	444,424	522,294	0
Other Deposits	0	0	13,199	2,773,774	26,635	0	0	469,227	0	0
Total Deposits	27,799,531	634,729	2,386,218	7,707,894	715,403	518,876	6,032,446	1,046,286	968,642	75,533
Dividends and Interest Payable	3,781	0	0	15,814	3,203	22,582	45,036	0	0	0
Borrowings	0	0	0	52,845	0	0	0	0	101,253	5,000
Accounts Payable & Other Liabilities	62,967	139	11,065	39,790	902	904	14,176	711	1,380	0
Regular Reserve	1,112,885	10,975	111,502	182,161	35,195	31,441	271,263	60,050	28,497	0
Other Reserves	0	0	0	0	0	0	0	0	0	7,179
Retained Earnings	919,601	3,262	91,737	354,992	38,374	44,671	78,186	32,947	8,830	4,558
TOTAL LIABILITIES AND EQUITY	29,898,765	649,105	2,600,522	8,353,496	793,077	618,474	6,441,109	1,139,994	1,108,602	92,270

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142 Reporting Figures In Dollars	CHEVRON WEST	COCA-COLA EMPLOYEES	COLUMBIA IRON MINES	CONSTRUCTION TRADES	CORPORATE CENTRAL	COTTONWOOD HOSPITAL	CREDIT UNION ONE	CUMMINS DIESEL	CYPRUS	DAVIS
ASSETS										
Cash	890,473	22,646	3,958	1,525	7,454,822	66,535	566,569	2,901	719,987	106
Loans										
Unsecured	2,003,600	0	0	111,076	0	500,374	522,435	92,859	2,955,389	70,769
Auto	7,577,204	0	0	521,686	0	0	2,255,364	84,225	7,663,011	228,337
Real Estate	2,706,731	0	0	486,921	0	1,130,297	2,633,723	0	10,817,593	0
Commercial	0	0	0	0	0	0	0	0	0	0
Other	1,441,951	157,357	334,107	1,399,606	10,598,593	3,434,400	8,353,100	318,830	31,587,849	558,456
Total Loans	13,729,485	157,357	334,107	2,519,289	10,598,593	5,065,071	13,764,622	495,914	53,023,842	857,562
Allowance for Loan Losses	85,022	2,147	4,050	10,772	0	16,570	318,656	6,509	1,102,408	3,067
Total Investments	2,701,405	69,224	6,418	617,404	71,990,883	503,157	2,815,379	14,108	15,522,523	27,828
Allowance for Investment Losses	32,000	0	0	0	0	0	0	0	0	0
Land & Building (Net)	0	0	0	0	0	433,870	871,339	0	1,530,353	0
Furniture, Fixtures, & Equipment	63,061	7,504	136	24,803	352,321	100,534	68,372	0	1,132,672	6,776
Other Assets	120,343	0	0	3,316	1,052,552	96,714	178,519	8,917	666,982	0
TOTAL ASSETS	17,387,744	254,584	340,569	3,155,564	91,449,171	6,249,311	17,946,144	515,331	71,493,951	889,205
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	382,856	0	71,499	776,848	54,925,632	1,118,803	5,370,510	0	3,690,828	0
Share Drafts	1,367,690	0	193,174	0	0	753,666	878,125	0	5,733,039	0
IRA's	1,931,185	0	0	415,456	0	1,180,263	2,649,219	0	7,527,553	0
Regular Shares	12,082,040	233,100	0	1,545,737	28,314,471	2,912,782	4,603,435	422,868	47,676,568	782,075
Other Deposits	0	0	0	256,539	0	84,530	2,087,862	0	0	0
Total Deposits	15,763,772	233,100	264,673	2,994,580	83,240,103	6,050,044	15,589,151	422,868	64,627,988	782,075
Dividends and Interest Payable	6,357	0	0	0	876,672	15,480	60,100	0	840,329	0
Borrowings	358,906	0	5,000	0	5,201,948	0	0	28,000	0	0
Accounts Payable & Other Liabilities	18,050	(4)	239	3,625	57,381	26,535	(2,531)	512	118,477	1,435
Regular Reserve	672,897	11,083	26,158	103,946	1,063,051	140,510	882,486	42,098	2,900,919	63,272
Other Reserves	125,000	7,961	0	0	300,000	1	1,318,669	0	190,578	0
Retained Earnings	442,761	2,444	44,499	53,413	710,016	16,740	98,269	21,853	2,815,660	42,423
TOTAL LIABILITIES AND EQUITY	17,387,744	254,584	340,569	3,155,564	91,449,171	6,249,311	17,946,144	515,331	71,493,951	889,205

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142 Reporting Figures In Dollars	DAVIS SCHOOLS	DESERET FIRST	DESERET NEWS	DIAMOND	DOCTORS	EAST BAY	EATON-KENWAY	EIMAC	EMPLOYEES GRANITE MILL	EMPLOYEES QUALITY LINEN
ASSETS										
Cash	25,365	854,428	(65,927)	38,707	0	99,629	1,109	12,483	1,987	9,285
Loans										
Unsecured	4,564,862	6,161,138	2,393,613	311,502	0	0	74,698	0	13,427	15,613
Auto	11,081,464	5,033,838	0	1,298,802	0	131,747	69,406	0	0	16,511
Real Estate	1,392,940	9,417,916	0	2,607,058	0	169,375	0	426,645	0	0
Commercial	0	1,846,798	0	405,270	0	0	0	0	0	0
Other	1,503,313	7,749,765	0	2,993,014	0	4,315,677	150,021	1,873,484	44,010	69,899
Total Loans	18,542,579	30,209,455	2,393,613	7,615,646	0	4,616,799	294,125	2,300,129	57,437	102,023
Allowance for Loan Losses	217,387	195,560	25,133	56,930	0	203,327	4,026	26,231	1,515	3,921
Total Investments	2,829,725	11,099,197	34,610	588,768	51,118	162,210	7,934	983,016	20,854	2,635
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land & Building (Net)	884,379	1,055,517	0	126,965	0	142,966	0	16,961	0	0
Furniture, Fixtures, & Equipment	128,863	106,593	8,347	68,906	5,327	25,818	2,841	11,698	0	0
Other Assets	151,804	711,794	33,248	71,869	11,311	52,125	0	13,656	0	901
TOTAL ASSETS	22,345,328	43,841,424	2,378,758	8,453,931	67,756	4,896,220	301,983	3,311,712	78,763	110,923
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	2,252,293	8,861,638	719,994	1,293,021	0	563,825	14,000	1,056,091	0	0
Share Drafts	2,979,844	7,956,736	0	474,630	48,832	214,107	0	208,674	0	0
IRA's	2,610,308	3,858,602	291,894	3,385,538	997	848,142	0	18,455	0	0
Regular Shares	12,023,605	21,433,850	1,141,901	1,877,870	0	2,827,664	248,798	1,752,251	56,948	91,847
Other Deposits	292,555	0	0	779,848	0	0	0	0	0	0
Total Deposits	20,158,605	42,110,826	2,153,789	7,810,907	49,829	4,453,738	262,798	3,035,471	56,948	91,847
Dividends and Interest Payable	22,116	194,000	17,605	61,938	0	8,679	539	50,460	0	0
Borrowings	657,564	0	0	425,840	0	0	0	0	0	0
Accounts Payable & Other Liabilities	42,626	91,824	2,035	18,487	2,724	1,251	13,230	14,389	45	43
Regular Reserve	917,722	1,084,370	134,401	116,986	9,191	268,656	21,820	155,836	12,079	11,938
Other Reserves	81,537	0	0	0	0	0	0	0	0	(10)
Retained Earnings	465,158	360,404	70,928	19,772	6,012	163,896	3,596	55,556	9,691	7,105
TOTAL LIABILITIES AND EQUITY	22,345,328	43,841,424	2,378,758	8,453,931	67,756	4,896,221	301,983	3,311,712	78,762	110,923

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142 Reporting Figures In Dollars	EMPLOYMENT SECURITY	EMSCO	EXCHANGE	FUR BREEDERS	GALIGHER	GARFIELD	GOLDENWEST	GRAND COUNTY	GRANITE DISTRICT	GSL
ASSETS										
Cash	33,510	17,263	11,506	1,094	1,806	461,819	4,085,256	62,586	2,442,611	20,337
Loans										
Unsecured	589,647	0	137,473	0	933,970	1,732,863	11,148,682	25,745	3,721,975	33,962
Auto	1,060,955	52,170	518,960	0	0	942,901	7,680,881	86,640	10,433,349	49,802
Real Estate	1,840,400	0	56,111	0	0	820,969	8,412,008	17,504	9,347,259	0
Commercial	0	0	0	0	0	60,844	1,525,830	0	3,103	0
Other	1,769,396	162,865	450,900	32,257	0	2,042,138	32,649,046	543,457	16,377,113	122,941
Total Loans	5,260,398	215,035	1,163,444	32,257	933,970	5,599,715	61,416,447	673,346	39,882,799	206,705
Allowance for Loan Losses	32,008	500	3,950	400	2,009	172,801	707,249	31,866	197,409	1,376
Total Investments	2,235,758	77,298	25,610	1,328	23,299	2,378,144	30,285,252	532,979	9,510,504	8,377
Allowance for Investment Losses	0	15,506	0	0	0	66,114	0	0	0	0
Land & Building (Net)	0	0	0	0	0	291,779	3,167,942	0	2,281,532	0
Furniture, Fixtures, & Equipment	9,082	1,290	9,608	0	6,263	41,167	214,866	2,362	234,489	0
Other Assets	17,361	1,191	13,269	160	18,238	81,060	937,750	51	217,585	0
TOTAL ASSETS	7,524,101	296,071	1,219,487	34,439	981,567	8,614,769	99,400,264	1,239,459	54,372,111	234,043
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	2,096,840	100,516	0	0	0	1,111,233	22,485,069	0	6,299,936	0
Share Drafts	461,164	0	0	0	0	273,797	7,440,492	0	6,974,172	0
IRA's	1,499,164	0	0	0	0	1,137,470	9,649,934	84,441	6,202,666	0
Regular Shares	2,944,000	139,925	844,101	0	842,497	5,717,169	39,140,795	1,036,747	20,884,817	212,311
Other Deposits	0	0	140,473	26,920	0	0	10,712,110	0	9,879,082	0
Total Deposits	7,001,168	240,441	984,574	26,920	842,497	8,239,669	89,428,400	1,121,188	50,240,673	212,311
Dividends and Interest Payable	37,398	0	1,823	1,391	0	12,827	802,311	4,044	0	0
Borrowings	0	0	130,000	4,000	50,000	0	0	0	30,465	0
Accounts Payable & Other Liabilities	17,296	0	1,025	0	1,384	6,359	244,859	811	444,484	0
Regular Reserve	277,590	21,826	54,567	2,083	53,468	221,603	4,957,142	38,195	2,249,152	12,760
Other Reserves	150,000	(3,767)	42,753	0	33,209	(61,628)	2,725,179	11,222	1,122,391	0
Retained Earnings	40,649	37,571	4,745	45	1,009	195,939	1,242,373	63,999	284,946	8,972
TOTAL LIABILITIES AND EQUITY	7,524,101	296,071	1,219,487	34,439	981,567	8,614,769	99,400,264	1,239,459	54,372,111	234,043

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142 Reporting Figures In Dollars	HAFER'S	HEALTH CARE	HERCULES	HI-LAND	HORSE CANYON	INDUSTRIAL SUPPLY	IRECO	IRON COUNTY EDUCATORS	JORDAN	KAISER STEEL
ASSETS										
Cash	2,518	484,332	1,076,042	42,657	1,927	9,271	2,296	15,680	264,060	33,660
Loans										
Unsecured	0	2,833,207	2,084,630	390,796	655,460	23,175	59,509	421,551	2,474,840	0
Auto	19,620	2,175,318	1,208,490	1,041,092	0	0	129,624	157,632	5,653,466	213,230
Real Estate	0	1,327,803	1,629,362	827,078	0	0	0	868,695	3,317,347	15,991
Commercial	0	0	0	0	0	0	0	0	0	0
Other	71,512	2,746,777	5,867,607	2,198,653	0	151,988	84,451	1,055,997	7,906,199	1,284,755
Total Loans	91,132	9,083,105	10,790,089	4,457,619	655,460	175,163	273,584	2,503,875	19,351,852	1,513,976
Allowance for Loan Losses	508	41,134	171,344	52,910	17,973	4,991	2,495	18,119	100,575	3,454
Total Investments	18,347	192,959	6,221,381	520,268	64,144	10,755	9,271	262,742	4,497,880	549,810
Allowance for Investment Losses	0	0	0	0	0	0	0	0	18,929	0
Land & Building (Net)	0	0	829,865	0	751	0	0	0	854,045	12,350
Furniture, Fixtures, & Equipment	221	17,979	198,597	10,435	0	0	1,939	36,225	204,834	0
Other Assets	0	81,315	108,856	19,779	3,650	0	0	0	128,995	43,258
TOTAL ASSETS	111,710	9,818,557	19,053,486	4,997,849	707,959	190,198	284,595	2,800,402	25,182,161	2,149,600
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	0	1,133,554	4,404,552	0	0	0	0	724,350	6,418,136	0
Share Drafts	0	694,323	1,986,937	0	0	0	0	89,486	1,456,263	0
IRA's	0	7,104,411	3,156,316	512,159	0	51,000	0	293,362	4,270,223	335,809
Regular Shares	99,714	0	5,951,987	3,742,730	646,296	98,108	0	1,276,768	0	1,642,726
Other Deposits	0	0	2,164,966	0	0	0	274,163	0	11,319,796	0
Total Deposits	99,714	8,932,288	17,664,758	4,254,889	646,296	149,108	274,163	2,383,966	23,464,417	1,978,535
Dividends and Interest Payable	0	0	209,661	0	0	0	2,490	0	135,622	0
Borrowings	0	117,772	0	213,000	0	0	66	30,560	0	0
Accounts Payable & Other Liabilities	0	67,897	7,475	4,745	0	225	171	569	30,316	9,906
Regular Reserve	9,422	205,733	833,453	226,506	28,609	13,887	3,796	131,921	779,179	83,972
Other Reserves	2,000	150,791	0	15,000	0	0	0	46,086	0	64,489
Retained Earnings	574	344,077	338,139	283,709	33,054	26,978	3,909	207,297	772,626	12,697
TOTAL LIABILITIES AND EQUITY	111,710	9,818,557	19,053,486	4,997,849	707,959	190,198	284,595	2,800,402	25,182,161	2,149,600

STATE CHARTERED CREDIT UNIONS
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142 Reporting Figures In Dollars	KINGS PEAK	LEHI WORKS	LOGAN CACHE RICH	LOGAN CITY	MCBEE SYSTEMS	MCKAY-DEE HOSPITAL	MEADOW GOLD	MIDLAND CENTRAL	MIDVALLEY	MILLARD CO
ASSETS										
Cash	60	39,877	13,719	2,691	15,451	209,485	12,646	62,152	55,557	162,562
Loans										
Unsecured	158,649	39,366	56,827	0	0	1,444,087	102,395	928,283	334,996	603,434
Auto	96,933	37,201	1,121,926	0	0	2,770,150	353,033	465,572	158,876	0
Real Estate	123,685	0	0	0	0	2,630,024	61,655	1,321,299	890,571	2,663,359
Commercial	47,731	0	0	0	0	0	0	0	0	0
Other	317,905	724,693	1,646,531	574,925	309,155	8,812,040	1,084,396	1,668,659	1,259,513	4,123,433
Total Loans	744,903	801,260	2,825,284	574,925	309,155	15,656,301	1,601,480	4,383,813	2,643,955	7,390,227
Allowance for Loan Losses	19,140	12,794	924	17,629	5,648	140,723	12,984	63,298	25,140	398,148
Total Investments	15,931	84,907	220,581	6,417	7,813	4,500,600	48,981	83,557	61,405	304,225
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land & Building (Net)	0	1,403	0	0	0	0	0	276,861	166,915	380,361
Furniture, Fixtures, & Equipment	1,446	0	11,810	6,071	0	234,837	14,422	39,464	14,883	58,594
Other Assets	2,873	0	2,360	580	100	309,150	8,562	39,855	32,946	168,030
TOTAL ASSETS	746,074	914,653	3,072,829	573,055	326,870	20,769,650	1,673,107	4,822,404	2,950,520	8,065,851
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	0	303,541	0	0	0	5,782,129	0	1,795,126	314,695	1,934,153
Share Drafts	0	0	0	0	0	1,937,067	0	325,712	134,732	1,041,491
IRA's	59,142	208,183	0	0	0	2,155,911	227,523	599,964	397,518	976,177
Regular Shares	583,506	206,199	2,635,426	532,718	289,033	4,561,881	1,173,686	1,336,301	1,676,783	4,104,385
Other Deposits	0	0	0	0	0	4,936,764	0	66,314	0	0
Total Deposits	642,647	717,923	2,635,426	532,718	289,033	19,373,752	1,401,209	4,123,417	2,723,728	8,056,206
Dividends and Interest Payable	11,184	0	0	0	0	210,970	0	35,369	2,795	92,264
Borrowings	51,644	105,000	0	0	17,000	0	0	477,753	99,337	96,651
Accounts Payable & Other Liabilities	344	3,663	0	0	120	7,571	0	27,898	5,719	10,333
Regular Reserve	37,691	54,616	131,320	27,306	15,179	697,842	93,212	133,113	104,049	0
Other Reserves	5,684	821	1,879	709	0	33,404	23,947	8,790	257	0
Retained Earnings	(3,120)	32,630	304,204	12,322	5,540	446,111	154,739	16,064	14,635	(189,606)
TOTAL LIABILITIES AND EQUITY	746,074	914,653	3,072,829	573,055	326,871	20,769,650	1,673,107	4,822,404	2,950,520	8,065,851

STATE CHARTERED CREDIT UNIONS
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142 Reporting	MORONI FEED	MOUNTAIN AMERICA	MURRAY SCHOOLS	NATIONAL J A C L	NEBO	NEWSPAPER EMPLOYEES	NORTHWEST	OGDEN GOVERNMENT	OGDEN MUNICIPAL	OGDEN TEACHERS
Figures In Dollars										
ASSETS										
Cash	(33,860)	6,618,428	173,567	91,581	190,338	(33,208)	657,890	585,126	31,536	166,198
Loans										
Unsecured	653,901	28,094,408	401,395	1,141,619	187,167	611,766	1,367,023	4,217,506	1,087,849	0
Auto	294,552	32,123,211	65,784	2,564,468	1,218,522	2,427,502	4,574,595	6,320,749	1,290,940	0
Real Estate	1,516,749	70,373,921	1,673,795	9,960	1,497,746	0	12,491,121	5,000,188	2,064,937	0
Commercial	0	8,122,503	0	0	0	0	384,722	0	0	0
Other	1,415,878	72,255,753	1,125,427	1,553,666	3,908,182	353,442	6,422,533	5,531,039	4,836,680	3,128,005
Total Loans	3,881,080	210,969,796	3,266,400	5,269,713	6,811,617	3,392,711	25,239,994	21,269,482	9,280,406	3,128,005
Allowance for Loan Losses	7,814	1,768,732	99,571	81,311	37,788	20,065	270,001	58,624	57,057	44,209
Total Investments	1,639,474	46,712,004	285,211	4,257,186	438,376	2,108,526	433,134	4,234,196	4,465,776	981,243
Allowance for Investment Losses	0	6,591	0	0	0	0	0	0	0	0
Land & Building (Net)	6,000	12,296,748	17,239	57,258	50,006	0	169,734	984,556	90,998	10,110
Furniture, Fixtures, & Equipment	17,418	2,218,677	57,008	26,225	40,475	16,538	94,114	351,451	54,781	0
Other Assets	11,326	6,585,837	109,329	21,537	27,304	20,118	233,935	104,766	184,584	4,145
TOTAL ASSETS	5,513,624	283,626,167	3,809,182	9,642,189	7,520,328	5,484,620	26,558,800	27,470,953	14,051,024	4,245,492
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	0	68,514,770	999,926	380,000	0	383,789	2,968,109	1,579,693	542,428	276,271
Share Drafts	0	26,869,686	0	0	0	0	1,853,595	2,001,750	657,310	0
IRA's	717,199	28,885,441	26,031	621,758	563,802	1,194,187	5,310,922	2,688,743	2,873,158	411,889
Regular Shares	4,439,555	86,799,839	2,570,111	7,431,086	5,663,015	3,447,109	13,416,377	19,386,703	8,875,037	3,021,122
Other Deposits	55,792	55,497,040	0	0	0	5,797	584,386	0	0	0
Total Deposits	5,212,546	266,566,776	3,596,068	8,432,844	6,226,817	5,030,882	24,133,389	25,656,889	12,947,933	3,709,282
Dividends and Interest Payable	0	494,943	48,992	5,746	105,949	25,390	35,751	59,640	112,509	3,389
Borrowings	0	299,296	0	0	0	101,677	1,171,824	0	0	0
Accounts Payable & Other Liabilities	370	634,480	4,538	1,768	220,637	3,115	18,861	0	35,894	0
Regular Reserve	202,136	10,104,189	127,703	417,404	336,435	174,551	980,435	1,237,354	582,436	173,616
Other Reserves	7,000	0	0	558,727	0	64,000	0	57,044	0	0
Retained Earnings	91,572	5,526,483	31,881	225,700	630,490	85,008	218,540	460,026	372,252	359,205
TOTAL LIABILITIES AND EQUITY	5,513,624	283,626,167	3,809,182	9,642,189	7,520,328	5,484,620	26,558,800	27,470,953	14,051,024	4,245,492

STATE CHARTERED CREDIT UNIONS
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142 Reporting Figures In Dollars	PACIFIC PIPE	PEOPLES ELECTRIC POWER	PHILLIPS WASATCH	PIONEER	PIPING CONTRACTORS	PLUMBERS & STEAMFITTERS	PRESTO	PRIMARY HOSPITAL	PRO OF UTAH	PROVO CITY
ASSETS										
Cash	243,861	(8,767)	10,485	380,420	29,276	37,462	9,158	11,001	564	18,979
Loans										
Unsecured	120,111	79,746	240,448	485,815	302,607	217,124	8,866	307,729	0	231,346
Auto	783,156	137,942	814,981	678,251	0	651,035	0	720,054	28,304	567,361
Real Estate	705,306	0	334,647	970,071	0	672,721	0	0	24,737	253,776
Commercial	0	0	0	0	0	0	0	0	0	0
Other	2,810,995	399,477	666,802	7,094,734	0	1,821,853	97,651	928,285	167,463	1,152,448
Total Loans	4,419,568	617,165	2,056,878	9,228,871	302,607	3,362,733	106,517	1,956,068	220,504	2,204,931
Allowance for Loan Losses	10,304	4,703	9,711	119,809	18,380	14,585	1,961	29,119	2,000	11,125
Total Investments	223,292	113,033	1,151,148	2,044,388	29,098	452,487	3,351	25,466	33,942	57,802
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land & Building (Net)	244,135	0	0	278,279	0	1	0	0	10,000	0
Furniture, Fixtures, & Equipment	72,440	0	18,608	80,034	0	6,470	0	5,557	0	14,164
Other Assets	54,593	11,607	35,710	124,130	3,991	3,611	208	0	0	15,751
TOTAL ASSETS	5,247,585	728,335	3,263,118	12,016,313	346,583	3,848,179	117,273	1,968,973	263,010	2,300,502
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	943,223	126,000	923,433	1,529,492	0	879,145	7,761	626,627	0	0
Share Drafts	214,139	0	0	2,608,608	0	179,006	0	0	0	0
IRA's	1,010,442	0	802,487	1,786,950	60,980	379,638	0	239,111	0	273,971
Regular Shares	2,660,557	438,410	1,339,016	4,769,581	0	2,085,077	88,006	875,217	239,685	1,803,417
Other Deposits	0	67,223	0	804,630	236,649	0	0	0	0	0
Total Deposits	4,828,361	631,633	3,064,936	11,499,261	297,629	3,522,866	95,767	1,740,955	239,685	2,077,388
Dividends and Interest Payable	12,749	3,926	11,091	29,478	0	28,557	0	28,768	0	35,838
Borrowings	0	50,000	0	0	0	0	0	0	0	20,000
Accounts Payable & Other Liabilities	12,265	2,336	795	1,069	338	6,676	168	2,317	939	2,838
Regular Reserve	238,718	23,449	116,044	435,392	28,584	156,001	7,867	113,876	15,798	95,803
Other Reserves	31,413	77	0	4,464	0	80,874	0	0	0	21,439
Retained Earnings	124,079	16,914	70,252	46,649	20,030	53,205	13,471	83,057	6,589	47,196
TOTAL LIABILITIES AND EQUITY	5,247,585	728,335	3,263,118	12,016,313	346,583	3,848,179	117,273	1,968,973	263,011	2,300,502

STATE CHARTERED CREDIT UNIONS
December 31, 1988

142 Reporting Figures In Dollars	PROVO POLICE & FIRE DEPT.	PROVO POSTAL	PROVO SCHOOL DISTRICT	PYKE	S E A	S L BOARD OF REALTORS	SALT LAKE CITY EMPLOYEES	SALT LAKE CITY FIREMEN'S	SALT LAKE CITY WATER DEPT.	SALT LAKE COUNTY EMPLOYEES
ASSETS										
Cash	29,879	26,929	65,444	35,060	60,257	8,136	733,463	186,806	14,433	80,253
Loans										
Unsecured	51,756	222,558	1,211,195	382,390	145,289	28,893	4,171,317	1,268,354	344,443	283,590
Auto	221,956	192,788	1,580,789	89,148	823,023	189,008	3,083,049	1,080,347	0	912,000
Real Estate	47,236	754,306	1,957,787	0	97,513	266,358	8,636,933	3,198,574	0	0
Commercial	0	0	69,054	0	0	0	1,035,844	0	0	0
Other	914,788	2,255,616	2,311,766	0	60,449	184,500	6,055,997	3,836,856	0	1,247,337
Total Loans	1,235,736	3,425,268	7,130,571	471,538	1,126,275	668,759	22,983,140	9,384,131	344,443	2,442,927
Allowance for Loan Losses	3,000	33,459	66,073	3,839	460	9,389	488,554	63,583	1,296	10,093
Total Investments	54,078	23,544	480,301	15,562	77,972	29,868	900,791	427,277	43,666	1,923,891
Allowance for Investment Losses	0	0	0	0	3,472	0	0	0	0	0
Land & Building (Net)	0	0	216,148	0	0	0	1,339,002	151,444	0	0
Furniture, Fixtures, & Equipment	338	23,039	20,510	4,523	0	721	200,539	43,019	8,056	3,172
Other Assets	5,008	51,987	62,376	2,095	0	3,088	414,779	115,384	3,369	25,894
TOTAL ASSETS	1,322,039	3,517,308	7,909,277	524,939	1,260,571	701,183	26,083,160	10,244,478	412,671	4,466,045
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	0	0	663,800	0	0	0	4,434,417	2,983,581	0	0
Share Drafts	0	0	171,355	0	0	0	2,259,888	590,657	0	0
IRA's	0	167,963	1,215,140	88,441	0	0	2,594,228	796,811	0	0
Regular Shares	1,237,650	2,608,519	4,990,210	396,730	1,137,133	652,566	14,075,476	4,522,133	380,917	4,124,016
Other Deposits	0	0	0	0	0	0	312,774	0	1,678	0
Total Deposits	1,237,650	2,776,482	7,040,505	485,171	1,137,133	652,566	23,676,783	8,891,182	382,595	4,124,016
Dividends and Interest Payable	0	53,819	0	0	0	0	99,229	43,504	0	0
Borrowings	0	251,425	0	8,000	0	0	33,165	0	0	0
Accounts Payable & Other Liabilities	0	3,729	15,447	906	861	301	83,249	20,639	1,393	2,035
Regular Reserve	73,029	188,026	300,542	19,106	109,133	28,753	867,438	929,000	23,987	149,418
Other Reserves	5,741	12,152	60,521	2,231	(3,472)	301	0	15,114	0	0
Retained Earnings	5,619	231,675	492,262	9,525	16,917	19,262	1,323,296	345,039	4,696	190,576
TOTAL LIABILITIES AND EQUITY	1,322,039	3,517,308	7,909,277	524,939	1,260,571	701,183	26,083,160	10,244,478	412,671	4,466,045

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142 Reporting Figures In Dollars	SALT LAKE POLICE	SALT LAKE SCHOOLS	SALT WORKERS	SAN JUAN	SCENIC RAIL	SCHREIBER	SNOWBIRD	SORENSON	SOUTH SANPETE	SOUTHWEST INDUSTRIAL AREA
ASSETS										
Cash	94,621	799,301	23,294	658	(21,671)	0	45,515	50	3,853	5,495
Loans										
Unsecured	703,598	1,205,910	0	18,501	757,344	127,896	6,282	200,863	3,803	0
Auto	1,941,763	2,279,083	0	0	946,298	152,408	93,702	269,931	82,582	0
Real Estate	1,007,826	997,030	0	37,871	924,394	172,635	0	0	0	0
Commercial	0	0	0	0	0	0	0	0	0	0
Other	2,195,634	1,394,058	384,680	365,479	3,124,322	351,121	127,866	535,850	54,034	55,764
Total Loans	5,848,821	5,876,081	384,680	421,851	5,752,358	804,060	227,850	1,006,644	140,419	55,764
Allowance for Loan Losses	51,800	78,140	15,623	7,845	182,455	11,266	3,301	11,395	2,993	9,890
Total Investments	1,405,029	3,966,125	27,769	1,542	777,985	51,620	6,553	87,562	176,182	61,326
Allowance for Investment Losses	0	168,823	0	0	0	0	0	0	0	0
Land & Building (Net)	206,427	239,244	0	0	311,804	0	0	0	0	0
Furniture, Fixtures, & Equipment	120,444	65,918	1	8,178	15,708	5,532	4,214	7,496	0	0
Other Assets	97,237	60,249	0	5,804	23,671	2,360	3	2,022	0	1,480
TOTAL ASSETS	7,720,779	10,759,955	420,121	430,188	6,677,400	852,306	280,834	1,092,379	317,461	114,175
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	1,395,766	0	0	14,372	842,555	33,500	0	53,274	0	0
Share Drafts	538,927	598,696	0	0	294,486	0	0	0	0	0
IRA's	1,328,299	0	0	0	963,168	306,619	0	103,062	0	102,428
Regular Shares	4,025,256	9,513,120	265,490	353,945	4,398,770	427,761	221,742	839,541	281,218	0
Other Deposits	0	0	0	0	0	19,925	0	0	0	0
Total Deposits	7,288,248	10,111,816	265,490	368,317	6,498,979	787,805	221,742	995,877	281,218	102,428
Dividends and Interest Payable	32,245	0	9,401	0	0	1,277	0	6,466	0	0
Borrowings	0	0	0	30,000	0	0	37,366	18,482	0	0
Accounts Payable & Other Liabilities	3,927	6,620	0	677	2,632	652	0	7,403	0	0
Regular Reserve	240,518	322,390	36,637	29,555	123,737	32,041	20,606	45,515	17,327	9,070
Other Reserves	32,843	205,165	469	0	0	0	0	7,372	0	0
Retained Earnings	122,998	113,964	108,124	1,638	52,052	30,531	1,120	11,264	18,916	2,677
TOTAL LIABILITIES AND EQUITY	7,720,779	10,759,955	420,121	430,187	6,677,400	852,306	280,834	1,092,379	317,461	114,175

STATE CHARTERED CREDIT UNIONS
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142 Reporting Figures In Dollars	STANDARD OPTICAL	SUNWEST	SWEET'S EMPLOYEES	TANNER	TEXAS GULF POTASH	THIOKOL	TRANS WEST	TREASURY	TRI COUNTY	UCB
ASSETS										
Cash	2,341	69,257	2,007	195,421	7,663	99,227	735,955	33,761	6,724	31,634
Loans										
Unsecured	0	2,467,903	19,244	0	25,850	1,456,913	1,383,824	500,777	30,622	0
Auto	0	0	25,835	0	22,506	3,568,705	3,155,069	1,000,493	91,441	0
Real Estate	0	0	0	0	0	632,662	6,720,250	1,393,802	0	0
Commercial	0	0	0	0	0	0	0	0	0	0
Other	71,006	0	98,560	561,191	142,753	3,790,415	8,017,706	526,937	10,682	35,695
Total Loans	71,006	2,467,903	143,639	561,191	191,109	9,448,695	19,276,849	3,422,009	132,744	35,695
Allowance for Loan Losses	5,274	35,054	1,576	27,323	4,010	44,955	235,759	34,025	4,896	1,649
Total Investments	2,195	0	4,652	193,536	133,797	368,474	3,228,549	499,091	46,904	1,773
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land & Building (Net)	0	125,655	0	0	0	501,823	755,873	0	0	0
Furniture, Fixtures, & Equipment	0	40,930	0	12,798	10	175,537	151,286	13,307	0	36
Other Assets	1,165	0	0	0	0	40,917	487,141	0	0	105
TOTAL ASSETS	71,433	2,668,690	148,722	935,623	328,569	10,589,718	24,399,894	3,934,143	181,476	67,594
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	0	1,226,695	0	56,946	0	1,191,316	6,361,698	211,786	0	0
Share Drafts	0	258,675	0	0	0	631,275	1,404,320	0	0	0
IRA's	0	122,783	0	0	0	601,601	2,636,354	625,691	0	0
Regular Shares	65,431	1,034,619	135,883	831,989	246,664	7,379,334	7,747,169	2,418,163	145,526	59,020
Other Deposits	0	0	0	0	0	9,464	5,159,676	0	0	0
Total Deposits	65,431	2,642,772	135,883	888,935	246,664	9,812,991	23,309,217	3,255,640	145,526	59,020
Dividends and Interest Payable	1,200	0	0	0	0	21,496	99,495	0	0	0
Borrowings	0	23,128	0	0	0	0	0	88,629	0	0
Accounts Payable & Other Liabilities	0	13,040	49	832	857	17,186	53,562	0	62	0
Regular Reserve	3,339	0	8,196	14,026	21,641	362,199	851,493	335,000	13,817	4,996
Other Reserves	0	(28,500)	0	0	10,018	370,104	0	225,695	20,132	0
Retained Earnings	1,463	18,251	4,594	31,830	49,389	5,742	86,127	29,179	1,939	3,578
TOTAL LIABILITIES AND EQUITY	71,433	2,668,690	148,722	935,623	328,569	10,589,718	24,399,894	3,934,143	181,476	67,594

STATE CHARTERED CREDIT UNIONS
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142 Reporting Figures In Dollars	U M T A	U N D C	U O A	U P & L OGDEN	U P M A	UINTAH	UNIVERSITY OF UTAH	USU COMMUNITY	UTAH ASSOCIATIONS	UTAH CENTRAL
ASSETS										
Cash	23,761	9,537	1,820	61,280	450	0	1,136,495	815,579	96,664	909,068
Loans										
Unsecured	4,414,663	0	0	132,271	56,148	227,037	11,131,222	3,001,073	401,361	5,435,116
Auto	0	0	0	575,328	210,246	76,200	12,390,770	3,530,833	1,159,340	7,583,297
Real Estate	0	0	0	194,303	0	21,179	4,120,164	5,788,818	0	8,637,556
Commercial	0	0	0	0	0	0	0	100,350	0	0
Other	0	106,500	371,020	1,003,627	18,714	366,027	15,834,404	7,596,729	1,574,432	7,758,181
Total Loans	4,414,663	106,500	371,020	1,905,529	285,108	690,444	43,476,560	20,017,803	3,135,133	29,414,150
Allowance for Loan Losses	48,418	4,221	9,456	10,000	18,805	6,891	369,263	137,636	38,283	586,087
Total Investments	303,827	19,660	31,534	132,801	7,905	83,773	20,941,689	4,067,592	847,800	10,368,327
Allowance for Investment Losses	0	0	0	0	0	0	0	0	64,731	53,274
Land & Building (Net)	138,339	0	0	0	0	0	1,549,628	479,040	0	1,847,528
Furniture, Fixtures, & Equipment	31,716	0	0	2,125	0	223	466,908	101,538	102,301	195,900
Other Assets	78,843	0	0	4,285	2,067	2,241	616,804	809,177	25,875	930,058
TOTAL ASSETS	4,942,731	131,476	394,918	2,076,020	276,725	769,790	67,818,821	26,153,093	4,104,759	43,025,670
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	106,150	0	258,629	0	37,500	111,835	2,893,203	6,106,617	6,733	6,548,368
Share Drafts	346,015	0	0	0	0	0	15,083,132	6,250,576	659,588	2,312,126
IRA's	1,063,703	0	48,730	0	0	0	7,168,279	1,441,496	463,251	5,575,518
Regular Shares	3,183,380	117,036	59,818	1,820,198	217,045	598,320	28,965,729	10,323,843	2,657,088	19,844,507
Other Deposits	0	0	0	0	0	0	9,752,212	0	0	6,273,694
Total Deposits	4,699,249	117,036	367,177	1,820,198	254,545	710,155	63,862,555	24,122,332	3,786,660	40,554,213
Dividends and Interest Payable	0	0	0	34,365	0	9,783	51,589	0	217	359,466
Borrowings	0	0	0	0	0	0	0	42,388	0	0
Accounts Payable & Other Liabilities	20,511	79	0	648	0	991	126,634	78,996	33,284	0
Regular Reserve	172,595	8,909	12,402	119,389	22,123	23,387	1,438,851	849,182	159,622	1,066,853
Other Reserves	0	0	0	0	0	0	2,151,130	84,379	(64,731)	700,000
Retained Earnings	50,376	5,452	15,339	101,420	57	25,474	188,062	975,816	189,707	345,138
TOTAL LIABILITIES AND EQUITY	4,942,731	131,476	394,918	2,076,020	276,725	769,790	67,818,821	26,153,093	4,104,759	43,025,670

STATE CHARTERED CREDIT UNIONS
December 31, 1988

142 Reporting Figures in Dollars	UTAH CHIROPRACTORS	UTAH COPPER	UTAH OIL WORKERS	UTAH POWER & LIGHT	UTAH PRISON	UTAH SCHOOLS FOR DEAF & BLIND	UTAH TRANSIT	UTAH VALLEY	VALTEK	WASCO
ASSETS										
Cash	12,864	253,818	113,435	(2,105)	981	24,102	20,810	53,169	23,542	173,176
Loans										
Unsecured	5,327	175,044	296,000	2,745,761	142,640	87,184	51,603	157,850	127,859	61,906
Auto	105,896	1,784,146	2,141,392	3,893,447	533,506	176,792	0	243,337	0	154,553
Real Estate	0	1,430,937	60,000	6,594,555	0	0	0	532,770	0	424,015
Commercial	111,259	0	0	0	0	0	0	0	0	0
Other	14,409	3,243,898	1,611,250	6,715,022	1,506,426	362,192	426,994	1,171,901	133,077	483,487
Total Loans	236,890	6,634,025	4,108,642	19,948,785	2,182,572	626,168	478,597	2,105,858	260,936	1,123,961
Allowance for Loan Losses	6,110	70,729	42,436	83,251	21,310	9,040	5,401	32,248	468	7,740
Total Investments	14,521	8,660,211	4,861,574	6,840,770	52,816	111,457	82,021	658,632	5,533	691,804
Allowance for Investment Losses	0	524,268	0	0	0	7,989	0	54,688	0	0
Land & Building (Net)	0	29,069	0	0	0	0	0	139,269	0	0
Furniture, Fixtures, & Equipment	0	6,055	24,799	0	18,877	1,023	0	128,828	0	23,840
Other Assets	4,395	67,233	69,678	304,701	0	0	2,287	13,191	2,509	7,968
TOTAL ASSETS	262,559	15,055,414	9,135,692	27,008,900	2,233,936	745,721	578,314	3,012,011	292,052	2,013,008
LIABILITIES AND EQUITY										
Deposits										
Certificates of Deposit	0	2,237,964	21,100	0	663,697	0	159,925	386,324	0	739,687
Share Drafts	0	0	0	0	0	0	0	248,970	0	0
IRA's	0	2,494,196	0	0	174,837	0	62,162	83,093	0	0
Regular Shares	236,094	9,811,407	6,915,508	24,942,010	1,060,063	685,041	335,325	2,157,668	275,750	1,091,652
Other Deposits	0	0	0	0	0	0	0	0	0	0
Total Deposits	236,094	14,543,567	6,936,608	24,942,010	1,898,597	685,041	557,412	2,876,055	275,750	1,831,339
Dividends and Interest Payable	0	8,955	102,329	498,661	0	0	3,605	51,748	0	0
Borrowings	0	0	0	0	155,000	0	0	0	0	0
Accounts Payable & Other Liabilities	0	3,359	2,008	14,743	1,809	267	200	5,471	0	0
Regular Reserve	25,590	570,440	427,880	818,002	89,011	45,071	14,761	111,872	15,507	68,817
Other Reserves	0	(524,268)	0	0	0	0	0	(33,135)	0	0
Retained Earnings	875	453,361	1,666,867	735,484	89,519	15,342	2,336	0	795	112,852
TOTAL LIABILITIES AND EQUITY	262,559	15,055,414	9,135,692	27,008,900	2,233,936	745,721	578,314	3,012,011	292,052	2,013,008

STATE CHARTERED CREDIT UNIONS
December 31, 1988

142 Reporting Figures In Dollars	WATER & SANITATION	WEBER	WESTERN DISTRICT
ASSETS			
Cash	14,566	1,011,136	15,840
Loans			
Unsecured	139,098	1,625,217	64,076
Auto	0	6,295,209	223,060
Real Estate	0	2,384,634	496,398
Commercial	0	444,432	0
Other	421,996	8,050,317	303,041
Total Loans	561,094	18,799,809	1,086,575
Allowance for Loan Losses	13,720	465,773	16,771
Total Investments	88,623	3,336,531	820,920
Allowance for Investment Losses	0	0	0
Land & Building (Net)	0	0	34,671
Furniture, Fixtures, & Equipment	0	80,264	25,366
Other Assets	7,108	275,175	16,488
TOTAL ASSETS	657,671	23,037,142	1,983,089
LIABILITIES AND EQUITY			
Deposits			
Certificates of Deposit	89,972	6,406,566	0
Share Drafts	0	2,255,481	0
IRA's	0	2,185,676	125,469
Regular Shares	477,658	4,718,298	1,702,892
Other Deposits	45,256	5,299,558	0
Total Deposits	612,886	20,865,579	1,828,361
Dividends and Interest Payable	2,282	158,412	451
Borrowings	0	0	0
Accounts Payable & Other Liabilities	0	12,914	0
Regular Reserve	29,090	528,541	102,937
Other Reserves	0	939,037	0
Retained Earnings	13,413	532,659	51,340
TOTAL LIABILITIES AND EQUITY	657,671	23,037,142	1,983,089

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED CREDIT UNIONS
FOR THE TWELVE MONTH PERIOD ENDING DECEMBER 31, 1988

142 Reporting
Figures in Dollars

INCOME	
Interest on Loans	148,047,467
Interest Refund	167,755
Income from Other Investments	38,705,871
Other Operating Income	14,258,680
TOTAL INCOME	200,844,263
EXPENSES	
Employee Compensation and Benefit	31,618,979
Travel and Conference	1,060,142
Office Occupancy	5,377,404
Office Operations	14,620,982
Educational and Promotional	3,168,725
Loan Servicing	1,181,657
Professional and Outside Services	1,589,175
Provision for Loan Loss	13,824,370
Provision for Investment Loss	12,183
Member Insurance	3,982,300
Operating Fees	764,667
Interest on Borrowed Money	642,905
Miscellaneous Operating Expense	3,190,461
TOTAL OPERATING EXPENSES	81,033,950
INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS	119,810,313
NON-OPERATING GAINS OR LOSSES	
Gain (Loss) on Investments	270,051
Gain (Loss) on Disposition of Assets	(66,357)
Other Non-operating Income (Expense)	218,353
INCOME (LOSS) BEFORE DIVIDENDS AND/OR INTEREST	120,232,360
INTEREST ON DEPOSITS	
Dividends on Shares	61,905,640
Interest on Deposits	43,764,901
NET INCOME	14,561,819
RESERVE TRANSFERS	
Required Transfer to Statutory Reserves	10,722,824
Additional Transfers to Reserves	9,650,539

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FINANCIAL INSTITUTION HOLDING COMPANIES

FINANCIAL INSTITUTION HOLDING COMPANIES REGISTERED

WITH UTAH DEPOSITORY AFFILIATES

June 30, 1989

Holding Company(ies)	Location	Utah Affiliate	Location
American Express Travel Related Services	New York, NY	ILC Corporation	Salt Lake City
Bonneville Bancorp	Provo, UT	Bonneville Bank	Provo
Brighton Bancorp	Salt Lake City, UT	Brighton Bank	Salt Lake City
Browning Bancorp	Ogden, UT	Bank of Utah	Ogden
Capital Bancorp	Salt Lake City, UT	Capital City Bank	Salt Lake City
Charter Savings Corporation	Jacksonville, FL	First Charter Savings Bank dba, Heritage Savings and Loan	St. George
Citicorp Holding, Inc.	Willmington, DE	Citibank (Utah)	Salt Lake City
Citicorp	New York, NY		
Commercial Credit Company	Baltimore, MD	Commercial Credit Plan Incorporated	Salt Lake City
Cottonwood Bancorporation	Salt Lake City, UT	Cottonwood Security Bank	Salt Lake City
CREDITHRIFT Financial Inc.	Evansville, IN	Peoples 1st Thrift	Salt Lake City
Maryland Casualty Company	Baltimore, MD		
American General Corporation	Houston, TX		
Davis County Bancorporation	Farmington, UT	Davis County Bank	Farmington
Grant S. Clark Investment Company	Salt Lake City, UT		
Deseret Bancorporation	Pleasant Grove, UT	Deseret Bank	Pleasant Grove
First Bankshares, Inc.	St. George, UT	Dixie State Bank	St. George
First Interstate Bancorp	Los Angeles, CA	First Interstate Bank of Utah, N.A.	Salt Lake City
First Security Corporation	Salt Lake City, UT	First Security Bank of Utah, N.A.	Salt Lake City
First Western Bancorporation	Moab, UT	First Western National Bank	Moab
FISCORP, Inc.	Salt Lake City, UT	First Professional Bank	Salt Lake City
FMR Corporation	Boston, MA	Fidelity U. S. Depository Co.	Salt Lake City
General Motors Acceptance Corporation	Detroit, MI	GMAC Capital Corp.	Salt Lake City
Great Western Financial Corporation	Beverly Hills, CA	Great Western Thrift and Loan	Salt Lake City
Great Western Bank, a Federal Savings Bank	Beverly Hills ,CA		
Great Western Service One	Beverly Hills, CA		
Blazer Financial Corporation	Miami, FL		
Guardian Bancorp	Salt Lake City, UT	Guardian State Bank	Salt Lake City
Home Credit Corporation	Salt Lake City, UT	Home Credit Financial	Salt Lake City
IDS Financial Corporation	Minneapolis, MN	IDS Financial Corp.	Salt Lake City
Key Bancshares of Utah, Inc.	Salt Lake City, UT	Key Bank of Utah	Salt Lake City
Keycorp	Albany, NY		
L.E. Ellison Family Co.	Layton, UT	First National Bank of Layton	Layton
Leucadia, Inc.	New York, NY	American Investment Financial	Sandy
		American Investment Bank, N.A.	Salt Lake City
		Governor Financial Company	Salt Lake City
Merrill Lynch Bank & Trust Company	Princeton, NJ	Merrill Lynch National Financial	Salt Lake City
M.O. Packard Investment Co.	Springville, UT	Central Bank & Trust Co.	Springville
The Dreyfus Corporation	New York, NY	Dreyfus Thrift & Commerce	Salt Lake City
UB&T Bancorp	Bountiful, UT	Utah Bank and Trust	Bountiful

FINANCIAL INSTITUTION HOLDING COMPANIES REGISTERED

WITH UTAH DEPOSITORY AFFILIATES

June 30, 1989

Holding Company(ies)	Location	Utah Affiliate	Location
U.S. Bancorp	Portland, OR	U.S. Bank of Utah	Salt Lake City
Union Bancorporation	Salt Lake City, UT	Union Bank	Salt Lake City
United Bancorp	Salt Lake City, UT	United Bank	Murray
USAA Capital Corp.	San Antonio, TX	USAA Financial Services Association	Salt Lake City
Valley Utah Bancorporation	Salt Lake City, UT	Valley Bank & Trust	Salt Lake City
Valley National Corporation	Phoenix, AZ	Valley Central Bank	Richfield
West One Bancorp	Boise, ID	West One Bank	Salt Lake City
Zions Utah Bancorporation	Salt Lake City, UT	Zions First National Bank	Salt Lake City

NOTE:
The corporation listed first in this column indicates the immediate owner of the Utah affiliate(s). The corporations indented below the immediate owner indicates parents of each preceding subsidiary.

This column indicates the location of each holding company by city and state.

This column indicates the names of Utah affiliate owned by a holding company(ies).

This column indicates the home office of each Utah affiliate by city.

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LICENSED ISSUERS OF TRAVELERS CHECKS/ LOAN PRODUCTION OFFICES

COMPANIES REGISTERED TO ISSUE TRAVELERS CHECKS OR MONEY ORDERS

June 30, 1989

Name:	Location:
American Express Travel Related Services Co., Inc.	New York, N Y
BA Cheque Corporation	San Francisco, CA
Barclays Bank Travelers Checks	New York, NY
Circle K Corporation	Phoenix, AZ
Citicorp Services, Inc.	Chicago, IL
Harmon's, Inc.	W. Valley City, Utah
Republic Money Orders, Inc.	Dallas, Texas
Smith's Management Corporation	Salt Lake City, Utah
Thriftway Marketing Corp.	Farmington, NM
Travelers Express Company, Inc.	Minneapolis, Minnesota
Travellers Cheque Associates, Ltd.	New York, New York

LOAN PRODUCTION OFFICES REGISTERED TO DO BUSINESS IN UTAH

June 30, 1989

Name:	Out of State Depository:
Key Agricultural Credit Corporation	Key Bank of Wyoming
Rio Blanco Loan Production Office	Rio Blanco State Bank